

[Your Name]  
[Your Address]  
[Your City, State, Zip Code]  
[Your Social Security Number]  
[Your Date of Birth]

[Date]

ChexSystems, Inc.  
Attn: Consumer Relations  
7805 Hudson Road, Suite 100  
Woodbury, MN 55125

**Subject: Formal Request for Account Information Update and Modification**

To Whom It May Concern,

I am writing to formally request an update and modification of the information currently maintained in my ChexSystems consumer file regarding the following account:

- **Financial Institution Name:** [Bank Name]
- **Account Number:** [Account Number or Partial Number]
- **Reported Date:** [Date]

The information currently being reported is inaccurate or incomplete for the following reason(s):

[Insert Reason: e.g., The debt has been paid in full, the account was settled for a lesser amount, the reported balance is incorrect, or the account was closed in good standing.]

Enclosed, please find supporting documentation verifying this update, such as [list documents, e.g., payment receipt, settlement letter, or bank correspondence].

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter and update my file to reflect the accurate status of "Paid in Full" or "Account Closed/Zero Balance." If the reporting party cannot verify the accuracy of the current data, I request that the entry be removed from my file immediately.

Please notify me in writing within 30 days once the modification has been completed and provide an updated copy of my consumer report.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]