

[Your Full 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 Dispute and Request for Investigation of Inaccurate Information

To Whom It May Concern,

I am writing to formally dispute the following information appearing on my ChexSystems consumer report. I have identified derogatory marks that I believe are inaccurate, incomplete, or unverifiable.

Disputed Account Details:

- **Financial Institution Name:** [Name of Bank/Credit Union]
- **Account Number (if known):** [Account Number or Partial Number]
- **Reported Date:** [Date shown on report]
- **Reason for Dispute:** [e.g., Account was closed in good standing / Information is not mine / Balance is incorrect / Fraudulent activity reported]

Under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i, I am requesting that you conduct a thorough investigation into these items. If you cannot verify the accuracy of this information with the reporting institution, it must be removed from my file immediately.

Please find enclosed a copy of my government-issued identification and a utility bill to verify my identity. [Optional: I have also enclosed documentation supporting my claim].

I look forward to receiving written notification of the results of your investigation within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures:

- Copy of Driver's License

- Copy of Social Security Card/Utility Bill
- [List any other supporting documents]