

To: ChexSystems, Inc.
7805 Hudson Rd, Suite 100
Woodbury, MN 55125

From: [Your Full Name]
Address: [Your Mailing Address]
City, State, Zip: [Your City, State, Zip Code]
Social Security Number: [Your SSN]
Date of Birth: [Your Date of Birth]
Date: [Current Date]

Subject: FINAL REQUEST - NOTICE OF DISPUTE REGARDING INVESTIGATION RESULTS

Dear Dispute Department,

I am writing to formally contest the results of the investigation recently completed regarding the following account(s) on my consumer report:

Account Name: [Financial Institution Name]
Account Number: [Account Number or Partial Number]
Dispute Reference Number: [Reference Number from previous investigation]

The information reported remains inaccurate and incomplete. Despite your previous investigation, the documentation provided by the reporting institution does not prove the validity of this debt or the accuracy of the reporting under the Fair Credit Reporting Act (FCRA).

I am requesting that you provide a detailed description of the procedure used to determine the accuracy and completeness of the information, as required by 15 U.S.C. § 1681i(a)(6)(B)(iii). Specifically, please provide the name and business address of any individual contacted at the financial institution who provided information during this investigation.

If you cannot verify the accuracy of every detail of this account with physical documentation, the law requires that you immediately delete the information from my file. I have attached [List of Documents, e.g., bank statements, settlement letters] as further proof that this record is erroneous.

Please provide a final decision and an updated copy of my consumer report within 15 days of receipt of this letter. Failure to comply with the FCRA may result in further legal action or a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]