

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

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

Subject: Formal Dispute of Erroneous Information - Report ID: [Your Report Number]

Dear ChexSystems,

I am writing to formally dispute the following information appearing on my consumer report:

Institution Name: [Name of Bank/Credit Union]
Account Number: [Account Number, if known]
Reported Date: [Date of Entry]
Amount Reported: \$[Amount]

The information listed above is inaccurate because [provide reason, e.g., the account was closed in good standing / I am a victim of identity theft / the debt was previously settled].

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter with the reporting institution. If this information cannot be verified as accurate, I request that it be removed from my file immediately.

Enclosed are copies of the following documents supporting my claim: [List documents, e.g., final bank statement, settlement letter, or police report].

Please notify me in writing within 30 days regarding the results of your investigation and provide an updated copy of my consumer report once the correction has been made.

Sincerely,

[Your Signature]

[Your Printed Name]