

**Date:** [Insert Date]

**To:**

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

**From:**

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

**RE: Notice of Frivolous Dispute Determination - Demand for Reinvestigation**

To Whom It May Concern,

I am in receipt of your correspondence dated [Date of ChexSystems Letter] stating that my previous dispute regarding the account listed below has been deemed "frivolous" or "irrelevant."

I am formally notifying you that I disagree with this determination. My dispute is valid and is based on inaccuracies within my consumer report. Under the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681i, you are required to conduct a reasonable reinvestigation of disputed information unless you can provide specific evidence as to why the dispute is frivolous.

**Disputed Information:**

- **Financial Institution:** [Name of Bank]
- **Account Number:** [Partial Account Number]
- **Reason for Dispute:** [State reason, e.g., Account was closed in good standing, I did not open this account, or The balance reported is incorrect]

I have attached the following documents to support the validity of my claim: [List documents, e.g., Bank statements, police reports, or closure letters].

Please note that failure to reinvestigate a legitimate dispute is a violation of the FCRA. I demand that you complete a full investigation and provide me with written verification of the accuracy of this item, or remove it from my file immediately.

I look forward to receiving your response within the 30-day period mandated by law.

Sincerely,

[Your Signature]

[Your Printed Name]