

[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: Request to Update Account Status to "Settled"

Dear ChexSystems,

I am writing to formally request an update to the information you are reporting regarding my previous account with [Financial Institution Name].

The account details are as follows:

- **Financial Institution:** [Name of Bank/Credit Union]
- **Account Number:** [Account Number or Partial Number]
- **Date Account Closed:** [Date]

I have reached a settlement agreement with the aforementioned financial institution regarding the outstanding balance on this account. As of [Date of Settlement], the agreed-upon amount has been paid in full, and the account balance is now zero.

Enclosed, please find the documentation proving the settlement and payment (e.g., settlement letter, receipt, or zero-balance statement). Under the Fair Credit Reporting Act (FCRA), I request that you update my consumer report to accurately reflect that this account is "Settled" and currently has a \$0.00 balance.

Please notify me in writing once the update has been completed and provide a free copy of my updated consumer report.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., Settlement Agreement Letter, Proof of Payment]