

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Subject: Formal Dispute of Overdraft Charge-Off - Account #[Your Account Number]

To Whom It May Concern,

I am writing to formally dispute a charge-off entry on my credit report associated with an overdraft from [Name of Bank]. This item appears on my credit report as follows:

- **Account Name:** [Name of Bank]
- **Account Number:** [Account Number]
- **Date of Last Activity:** [Date]
- **Amount Disputed:** \$[Amount]

I am disputing this information because [Insert reason: e.g., the account was closed in good standing, the overdraft fees were unauthorized, the debt has been paid, or the reporting period has expired].

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter with the furnishing bank. If the bank cannot provide proof of the validity and accuracy of this reporting, I request that this negative mark be removed from my credit file immediately.

Please find attached copies of [List any documents: e.g., bank statements, closure letters, or payment receipts] supporting my claim.

I look forward to receiving your response within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]