

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

[Date]

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

Re: Dispute Regarding Overdraft Reporting - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally dispute the negative information reported on my credit file regarding an overdraft on my checking account with [Name of Bank].

I am requesting a review/removal of this item for the following reason(s):

- [Option 1: The account was closed in good standing and the reported debt is inaccurate.]
- [Option 2: The overdraft was due to a documented bank error.]
- [Option 3: The balance has been paid in full, and I request the mark be updated or removed as a gesture of goodwill.]

Attached are copies of [List documents, e.g., bank statements, payment receipts, or correspondence] supporting my claim. Under the Fair Credit Reporting Act, please investigate this matter and correct my credit report within 30 days.

Please send me a written notification once the investigation is complete and the correction has been made.

Sincerely,

[Your Signature]

[Your Printed Name]