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

[Date]

[Name of Credit Reporting Agency (Equifax/Experian/TransUnion)]
[Credit Agency Address]
[City, State, Zip Code]

Subject: Formal Dispute of Unresolved Overdraft Reporting - Account #[Your Account Number]

To Whom It May Concern,

I am writing to formally dispute the information currently appearing on my credit report regarding an alleged bank account overdraft with [Name of Bank]. The account number associated with this dispute is [Your Account Number].

I believe this reporting is inaccurate or incomplete for the following reason(s):

- [Option 1: The bank failed to notify me of the overdraft fees before reporting to the bureau.]
- [Option 2: The amount reported is incorrect and includes unauthorized fees.]
- [Option 3: This account was closed in good standing, and I have evidence of a zero balance.]
- [Option 4: The debt was paid in full on (Date), but it is still showing as an outstanding balance/charge-off.]

Under the Fair Credit Reporting Act (FCRA), I am requesting that you conduct a thorough investigation into this matter. I have enclosed copies of [List documents, e.g., bank statements, payment receipts, or correspondence] which support my claim.

If your investigation confirms that this item is inaccurate or cannot be verified, I request that you remove it from my credit file immediately or update it to reflect the correct status. Please provide me with a written notification of the results of your investigation within 30 days.

Sincerely,

[Signature]

[Your Printed Name]

Enclosures:
- Copy of Government Issued ID
- Copy of Proof of Residence (Utility Bill/Statement)
- Supporting Documentation (Bank Statements/Receipts)