[Date]

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

RE: Notice of Frivolous or Irrelevant Dispute - Account Number: [Account Number]

Dear [Consumer Name],

We are writing to inform you that we have received your dispute dated [Date of Dispute Letter] regarding the information contained in your credit file.

After a careful review of your request and the supporting materials provided, we have determined that your dispute is frivolous or irrelevant. We have reached this determination because:

- [Option 1: You did not provide sufficient information to investigate the disputed item.]
- [Option 2: The dispute is substantially the same as a dispute previously submitted and investigated.]
- [Option 3: The dispute was submitted by a third party via a standardized form without specific facts regarding your individual account.]

In accordance with the Fair Credit Reporting Act (FCRA), we are not required to investigate a dispute that has been determined to be frivolous or irrelevant. Consequently, no further action will be taken regarding this specific request at this time.

To allow us to reconsider your dispute and conduct an investigation, please provide the following missing information:

- [List specific documents or information needed, e.g., copies of bank statements, police reports, or specific account details].

If you have any questions regarding this notice, you may contact us at [Phone Number] or write to us at the address provided below.

Sincerely,

[Name of Specialist/Department]
[Company Name]
[Company Address]