

# Sample letter to your bank or credit union to dispute information it provided about your checking account history

You're saying: "My consumer report for checking accounts contains inaccurate information. I want a correction or update from the bank or credit union that provided the information."

Use the sample letter if you believe that your [checking account report](#) contains information that is inaccurate or incomplete. It is important to dispute inaccurate information with both the consumer reporting company that created the report and the financial institution that provided the inaccurate information. Use this letter with the bank or credit union. We've created another letter to dispute information with the checking account reporting company.

How to use this sample:

1. Read the background below.
2. Fill in your personal information below. Edit the information in [brackets] to address the specific inaccuracies that you are disputing. If you need to dispute several items, provide all of the information below about each one in a numbered list.
3. Print and mail the letter. You may consider using "return receipt requested," for proof that the bank or credit union received it. Keep a copy of the letter for your records. If you send any information with the letter, send copies and keep your originals.
4. Ensure the error has been removed by requesting confirmation from the consumer reporting company.

## Background

This letter provides the bank or credit union with enough information to identify you and the specific accounts that you are disputing. When disputing an item of information about an account that you have had, consider including a copy of your [checking account report](#). This will make identifying the items that you are disputing easier. You can mark or circle the items on the report that you think are wrong. Your letter will explain why they are wrong. You may also want to include copies of additional supporting documentation.

All companies that report information to consumer reporting companies—including reporting companies focused on checking accounts—are required to accept disputes from consumers. You can send your dispute to the address for the bank or credit union found in your consumer report or you can call customer service for the bank that reported the information about you to find out where to send the dispute. Financial institutions may require additional documents for requests involving identity theft. If your complaint involves identity theft, you should contact the financial institution in question to determine their identity theft procedures and be prepared to make copies of relevant identifying documents which may include a copy of your state-issued license or social security card. You can visit [www.identitytheft.gov](http://www.identitytheft.gov) to find more resources to combat identity theft.

Sample letter begins on the next page.

[Your name]  
[Account Number at Institution if available]  
[Date of birth or other identifying information requested by company]  
[Your return address] [Date]

[Financial Institution Name]  
[Financial Institution address for receipt of direct disputes]

Re: Error[s] on consumer checking account screening report.

Dear [Name of financial institution],

I am writing to request a correction of the following information that appears on my [name of checking account reporting company] consumer report:

Dispute 1 [*The following examples are meant to be helpful, include all disputes that apply*]

- Account Number or other information to identify account to the company: [Insert account number or other information such as account holder names and past addresses. *This is important especially if you have had multiple accounts with the same company.*]
- Dates associated with item being disputed: [Insert the date that appears on your report. *This helps ensure that the correct account is identified by the financial institution and to identify which aspects of the report are being disputed. You can still file a dispute if you don't have this date.*]
- Explanation of item being disputed: [Insert a detailed explanation of why the information is inaccurate. Choose one of the choices below if it fits, or add your own description.]
  - The report shows I owed money to the bank that I have already repaid. [Give info about when you paid, and attach a copy of any proof that you have.]
  - The report shows that I was suspected of fraudulent activity but I was the victim of a scam and not the perpetrator.
  - I'm the victim of identity theft and I don't recognize one or more of the accounts on my report. [You may wish to include a copy of the FTC identity theft affidavit describing the identity theft.]
  - Other [Describe what is wrong with the report. You may include copies of any additional supporting documentation that you have.]

Dispute 2 [*Continue numbering for each disputed item on your report and include the same information*]

Thank you for your assistance.

Sincerely,

[Your name]

# Sample Dispute Letter

1. **Name.** Include your full name.
2. **Address.** Include your address and other identifying information such as driver's license and social security number.
3. **Date.** Include the date of this letter.
4. **Company Address.** Use our [guide](#) to find the address of the company.
5. **Report Name.** Provide the name or title of the report that contains information you are disputing.
6. **Dispute Number.** Number each item you would like corrected separately.
7. **Account Number.** Provide your account number. If your account number is not available, include other identifying information if you have it.
8. **Dates.** Include the dates of the account information that you are disputing it.
9. **Explanation.** Provide an explanation of why you are disputing the information and why you believe it to be inaccurate or incomplete.
10. **Enclosures.** List any additional documents that you have included with your dispute.

- 1 Mary Stone
- 2 DOB 1-10-1985
- 3 1234 A Street  
Columbus, Ohio 10000
- 4 1/13/2016
- 5 Financial Institution  
1234 Dodd Frank Lane  
Washington DC, 20010

Re: Errors on checking account report.

Dear Fictional Bank,

I am writing to request a correction of the following information that appears on my ChexSystems and EWS consumer reports:

- 6 Dispute 1
  - 7 **Account Number:** 123456789XXXXX
  - 8 **Dates associated with item being disputed:** The account was closed on 1/1/2015
  - 9 **Explanation of item being disputed:** I closed an account with your bank last year and noticed recently, when opening an account with a new bank, that you had reported a negative closing balance to a consumer reporting company. I paid that balance shortly after closing the account. Can you please update my account so that it reflects a paid status?
- Dispute 2
  - Account Number:** 987654321XXXXX
  - Dates associated with item being disputed:** The account was opened on 2/1/2015 and closed one month later on 3/1/2015
  - Explanation of item being disputed:** I had an account on my report that I don't recognize. I never took out the account in question and request that you remove your reporting of that account. I filled out an identity theft affidavit which is attached.
- 10 I've attached a copy of my report with the accounts in question circled. I've also included an identity theft affidavit.

Thank you for your assistance.

Sincerely,

Mary Stone