

Dispute Letter Template (Plain Version)

[Your Full Name]
[Your Street Address]
[City, State ZIP Code]
[Phone Number] • [Email Address]

[Date]

ChexSystems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

OR

Early Warning Services, LLC
Attn: Consumer Services
16552 N. 90th Street, Suite 100
Scottsdale, AZ 85260

Subject: Dispute of Inaccurate Information in Consumer Report

To Whom It May Concern,

I am writing to dispute inaccurate information in my consumer report. The report I obtained on [Date of Report] contains the following error(s):

- [Describe the error in detail].

This information is incorrect because [explain reason]. I have attached copies of supporting documentation (proof of payment, ID, FTC report, etc.).

Under the Fair Credit Reporting Act (FCRA), I request that you investigate and correct the inaccurate information within 30 days.

Please provide written confirmation once the corrections are made.

Sincerely,

[Your Signature]
[Your Printed Name]