

Sample Consumer Dispute Letter

All names, addresses, account numbers, and dates below are fictional or redacted.

September 11, 2026

Consumer Reporting Agency
Dispute Department
[REDACTED ADDRESS]

Re: Request for reinvestigation of potentially inaccurate information

To Whom It May Concern:

I am writing to dispute information appearing in my consumer report that I believe may be inaccurate or incomplete. Please conduct a reasonable reinvestigation under the Fair Credit Reporting Act and provide the results in writing.

Disputed item

Furnisher: [REDACTED BANK]

Account: •••• 1042

Reported issue: The balance and account status appear inconsistent across the information shown in my report.

Please verify the reported balance, account status, relevant dates, and supporting account history with the furnisher. If the information cannot be verified as complete and accurate, please correct or remove it as required by applicable law.

I have enclosed copies of the relevant report pages and identifying documents. Please send me an updated copy of my report and a written description of the reinvestigation results.

Sincerely,

[REDACTED CONSUMER]
[REDACTED ADDRESS]

Sample only. This document is an educational example, not legal advice. Review and personalize any letter before sending it.