



## CREDIT REPORT DIRECT DISPUTE FORM

To be completed by member or co-borrower who is disputing information furnished to a credit reporting agency by Eagle LA FCU. Disputes in other formats may be accepted in lieu of this form as long as the letter or form contains adequate information to determine the correct account or loan and the information being disputed with documentation supporting dispute attached.

Name: \_\_\_\_\_ Account #: \_\_\_\_\_ Loan #: \_\_\_\_\_  
Loan Type: \_\_\_\_\_ SSN: \_\_\_\_\_  
Address: \_\_\_\_\_  
Daytime Telephone Number: \_\_\_\_\_

Specific Information Being Disputed: Attach copy of relevant portion of credit report that contains the disputed information and describe why it is inaccurate here:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

List and attach all documentation you have that support your belief that the information is inaccurate (for example, copies of canceled checks, copies of loan documents, police reports or fraud/identity theft affidavit, a court order or account statements).

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Eagle FCU will review your dispute and furnish you with the results of our investigation within 30 days from the date we receive this form. If the investigation finds that the information reported is inaccurate, we will promptly notify each credit reporting agency which obtained inaccurate information and provide a correction to them.

Eagle FCU is not required to investigate frivolous or irrelevant disputes if we have reasonably determined that you did not provide sufficient information to investigate the disputed information or the dispute is substantially the same as a dispute previously submitted and which we have already investigated.

I certify that the above statements are true and correct and that I have not previously disputed the same information which was determined to be correct or if I have previously disputed the same information; this report contains information that was not previously provided to the credit union in the previous review.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

To be completed by Eagle FCU.

Received by (employee initials/teller number): \_\_\_\_\_ Date: \_\_\_\_\_

Results of Investigation: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Reported to CRAs on: \_\_\_\_\_ Letter to member dated: \_\_\_\_\_

Investigation completed by: \_\_\_\_\_ (signature)