

Date

Customer Name 1

Customer Name 2

Address 1

Address 2

Re: Direct Dispute of Credit Report Information for Account Number

Dear Customer Name(s):

Recently, we received a direct dispute from you regarding certain information in your credit report. As required by law, we have reviewed our account records. During our investigation, we determined that the information we reported to the credit reporting agency was accurate, and is reflecting accurately on your credit report based on our records. Summary of the findings.

Thank you for choosing YOUR BANK NAME HERE. If you have any questions or concerns, please do not hesitate to contact me at Phone Number.

Sincerely,

Name

Title