



## CREDIT REPORT DISPUTE AND INVESTIGATION FORM

Per Federal Credit Reporting Act (FCRA) guidelines, Security Service Federal Credit Union has 30 days to research and respond to disputes from the date of receipt. Disputes are handled in the order they are received.

|                        |       |                        |               |
|------------------------|-------|------------------------|---------------|
| Account Number         |       | Social Security Number |               |
| First Name             | MI    | Last Name              | Suffix        |
| Mailing Address Line 1 |       | Mailing Address Line 2 |               |
| City                   | State | Zip Code               | Email Address |

### Reason(s) you are requesting investigation of information on your credit report:

Inquiry appears on my credit report that I do not recognize or believe is incorrect.

Equifax

Experian

TransUnion

A payment is reporting inaccurately.

The account is not mine (example: Unknown account, account belongs to someone with a similar name or account belongs to a family member and you are not associated with the account).

I am a victim of fraud or ID theft.

The balance, past due amount or other amount is reporting inaccurately.

My account status is reporting inaccurately.

The date opened/closed, date of last payment or other date is reporting inaccurately.

My account is showing in dispute, and I did not dispute information on my credit report.

A bankruptcy, settlement or charge-off is reporting inaccurately.

Other reason (please provide details in the *Dispute Explanation* box) .

Please provide a detailed explanation and supporting documentation as to why you are disputing information on your credit report (include the following if applicable):

- The Credit Reporting Agency/Agencies reporting the disputed information (Equifax, Experian, TransUnion)
- The name of the field(s) on your credit report which you are disputing
- The dates(s) of any late payments/delinquencies being reported which you are disputing
- Date of the inquiry as reflected on your credit report and the name of each Consumer Reporting Agency displaying the inquiry
- Detailed explanation as to why the information is incorrect
- Copy of your credit report highlighting the disputed information

**Dispute explanation:**

Signature

Date

How to submit this form: **fax to:** (210) 476-4048  
**email to:** [assetrecoverycreditdisputes@ssfcu.org](mailto:assetrecoverycreditdisputes@ssfcu.org)  
**mail to:** P.O. Box 691510, San Antonio, TX 78269-1510