

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Credit Bureau Name]  
[Address of Credit Bureau]  
[City, State, Zip Code]

Subject: Dispute of Incorrect Charges

Dear [Credit Bureau Name],

I am writing to formally dispute certain inaccurate information on my credit report. My name is [Your Full Name], and my Social Security number is [Your SSN or last four digits].

Upon reviewing my credit report, I found the following incorrect charge:

- **\*\*Item:\*\*** [Description of the incorrect charge]
- **\*\*Account Number:\*\*** [Account Number related to the charge]
- **\*\*Amount:\*\*** [Disputed amount]

I believe this charge is inaccurate because [state your reason for dispute, such as fraudulent activity or not recognizing the charge].

Attached are documents to support my claim, including [list any attached documents like bank statements or correspondence].

I respectfully request that you investigate this matter and remove or correct the inaccurate information on my credit report. Please confirm the receipt of this letter and keep me updated on the progress of my dispute.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

[Attachments: (list any documents you are including)]