[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] Vystar Credit Union [Address of Vystar] [City, State, Zip Code] Dear Vystar Credit Union Team,

Subject: Credit Report Review Request

I hope this letter finds you well. I am writing to request a review of my credit report associated with my account (Account Number: [Your Account Number]). Upon reviewing my recent credit report, I believe there may be discrepancies that could affect my credit score.

Specifically, I would like to address the following items:

- 1. [Description of the discrepancy]
- 2. [Description of the discrepancy]
- 3. [Description of the discrepancy]

I kindly ask that you investigate these matters and provide any necessary corrections. Additionally, any information or documentation you may require from my side will be promptly provided.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]