Credit Utilization Rate Discrepancy Notification

Date: [Insert Date]

To: [Recipient Name]

Address: [Recipient Address]

Dear [Recipient Name],

We hope this message finds you well. We are writing to inform you of a discrepancy we have identified in your credit utilization rate as reported to our office.

Our records indicate that your current credit utilization rate is [Insert Current Rate]%, while the expected rate based on your credit activities should be [Insert Expected Rate]%.

This discrepancy could impact your credit score and overall creditworthiness. We kindly ask you to review your credit accounts and statements to verify any inconsistencies. If you believe this is an error, please provide us with the necessary documentation to correct our records.

For any questions or assistance, feel free to contact our customer service at [Insert Contact Information]. We appreciate your prompt attention to this matter.

Thank you for your cooperation.

Sincerely,
[Your Name]
[Your Title]
[Your Company Name]
[Your Company Address]