

# Erroneous Credit Utilization Statement

Date: [Insert Date]

To:

[Recipient's Name]

[Recipient's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to bring to your attention an error I have identified in my recent credit utilization statement dated [insert statement date].

The statement reflects a credit utilization of [insert incorrect percentage], whereas the accurate percentage based on my current balance should be [insert correct percentage]. I believe this discrepancy occurred due to [briefly explain potential cause, e.g., late posting of payments, incorrect balance reflected].

I kindly request that you review my account and correct the information at your earliest convenience. Please find attached the relevant documents supporting my claims, including [list any attached documents such as payment confirmations, bank statements, etc.].

If you have any questions or need further information, please feel free to contact me at [your phone number] or [your email address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]