

Request for Clarification on Credit Utilization Reporting

Date: [Insert Date]

Your Name: [Your Name]

Your Address: [Your Address]

Your City, State, Zip: [City, State, Zip]

Your Email: [Your Email]

Your Phone Number: [Your Phone Number]

Recipient's Name: [Recipient's Name]

Company Name: [Company Name]

Company Address: [Company Address]

City, State, Zip: [City, State, Zip]

Dear [Recipient's Name],

I am writing to request clarification regarding the credit utilization reporting on my account associated with [Your Account Number]. I have recently reviewed my credit report and noticed discrepancies that I believe require further explanation.

Specifically, I would like to understand the following:

- The methodology used for calculating my credit utilization.
- Any recent changes to how my credit utilization is reported.
- Steps I can take to correct any potential inaccuracies.

Thank you for your attention to this matter. I appreciate your prompt response to my inquiry.

Sincerely,

[Your Name]