

Credit Dispute Letter

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

Credit Reporting Agency Name
Agency Address
City, State, Zip Code

Subject: Dispute Over Inaccurate Credit Utilization Reporting

Dear [Credit Reporting Agency Name],

I am writing to formally dispute inaccuracies in my credit report dated [insert date]. My name is [Your Full Name], and my Social Security number is [XXX-XX-XXXX]. Upon reviewing my credit report, I noticed a significant discrepancy in the reporting of my credit utilization.

The report indicates that my credit utilization is [insert inaccurate percentage], which is not accurate. My actual utilization is [insert accurate percentage], reflecting my responsible management of credit. The account in question is [insert account name/number].

I have attached supporting documentation, including my latest statements and a copy of my credit report highlighting the error. I kindly request that you investigate this matter and correct the information as soon as possible.

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

Sincerely,
[Your Name]