

Formal Complaint Regarding Credit Utilization Inaccuracies

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Recipient's Title]

[Credit Bureau/Financial Institution's Name]

[Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally lodge a complaint regarding inaccuracies in my credit utilization report that have adversely affected my credit score. My name is [Your Name], and my account number is [Your Account Number].

Upon reviewing my credit report dated [Insert Date of Credit Report], I noticed that the credit utilization percentage is inaccurately reported as [Insert Incorrect Percentage]. This figure does not reflect my current financial activity, and I believe it to be erroneous. My records indicate that my actual credit utilization is [Insert Correct Percentage].

In light of these inaccuracies, I request that you conduct a thorough investigation into my credit report and provide me with the corrected information as soon as possible. I have attached copies of relevant documents to support my claim.

Thank you for your prompt attention to this matter. I look forward to your timely response to rectify these inaccuracies.

Sincerely,

[Your Name]