

Inquiry Regarding Credit Utilization Discrepancy

Sender's Name
Sender's Address
City, State, Zip Code
Email Address
Phone Number
Date

Recipient's Name
Recipient's Title
Company Name
Company Address
City, State, Zip Code

Dear [Recipient's Name],

I hope this message finds you well. I am writing to bring to your attention a discrepancy I have noticed in my credit utilization records. Upon reviewing my report, it appears that the current balance and credit limit do not align with what I understand to be accurate.

Specifically, I have observed that my credit utilization ratio is reported as [specific percentage] while I believe it should be [expected percentage based on correct balance/limit]. This discrepancy could potentially impact my credit score and, consequently, my financial opportunities.

I kindly ask for your assistance in reviewing this matter. If you could provide clarification on how my credit utilization is calculated or any additional information that might explain this discrepancy, I would greatly appreciate it.

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

Sincerely,
[Sender's Name]