



### To Dispute Inaccurate Information

If you believe the information contained in your File Disclosure is inaccurate or incomplete, you have the right to dispute such information. A written dispute can be sent by mail, fax or uploaded to our secure Transfer Portal and must include in detail the reasons for the dispute. Written disputes will be submitted to the furnishing financial institution for reinvestigation. To avoid delays in processing, please use the Dispute Checklist to ensure each item being disputed includes all necessary information.

#### **Dispute Checklist (be sure to include the following items):**

- ☐ Consumer ID Number
- ☐ Description of the specific information you are disputing. Such as the bank routing and account numbers, or the contribution reference number.
- ☐ A detailed reason for disputing the information (i.e., why you believe the information is inaccurate or incomplete)
- ☐ Each dispute should be listed separately.
- ☐ Copies of all supporting documentation attached to each request.

#### **Rebuttal Statement**

If you have already disputed information contained in your file and been informed by Early Warning that the information is accurate and complete and will remain in Early Warning's database, you may file a brief rebuttal statement setting forth why you disagree with the outcome of the reinvestigation. An Early Warning Consumer Services Representative can assist you with the length of the statement upon request. Your statement must not include the names of other individuals or businesses, and may not contain profanity. Your statement must pertain to the information contained in your file. You may mail, fax or upload your written statement to our Secure Transfer Portal indicated in the Contact Information section of this report. Please include your Consumer ID Number and indicate the specific information to which you want to add the rebuttal statement.