

CREDIT REPORT DISPUTE

- 1) Fill out the Credit Report Dispute Form. Provide appropriate documentation to support your dispute, as applicable.
- 2) Please use a separate form for each account being disputed.
- 3) Sign and mail or email to _CollectionsSpecialists@gecu.com
GECU
Attn: Collections Dept. – Credit Report Dispute
P.O. Box 20998
El Paso, TX 79998
- 4) Upon completion of our investigation, you will receive a report of the results. If our investigation finds that the information reported was inaccurate, we shall promptly notify each consumer reporting agency to which the inaccurate information was furnished, and provide the consumer reporting agency any correction to that information that is necessary to make the information accurate. ***Accurate, valid and verifiable information cannot be changed or removed from your credit report.***

Responsibility of Investigation

GECU is responsible for investigating disputes of **GECU accounts** related to:

- Member's liability for a credit, debit (or other) account
- Identity theft or fraud
- Question of individual or joint liability, or authorized user status
- Type of account
- Actual payment amount, scheduled payment amount
- Credit limits, high balance, current balance
- Payment status, performance or payment history
- Open date, closed date, payment date
- Any other information provided by GECU that reflects a member's creditworthiness, credit standing, credit capacity.

A **Credit Reporting Agency** is responsible for investigating disputes related to:

- Member identifying information such as Social Security Number, name, address, date of birth
- Public Information, such as information derived from public records, judgments, liens or other public sources
- Requests for consumer reports, or inquiries
- Identity of past or present employers
- Fraud alerts or active duty alerts
- Information provided by another data furnisher

You should contact the credit reporting agency directly to resolve these types of disputes.

Supporting Documentation

If applicable, you should include all relevant supporting documentation to substantiate the basis of the dispute, such as:

- police report
- fraud or identity theft affidavit
- court order
- account statements

CREDIT REPORT DISPUTE FORM

Contact Information

Name: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Social Security Number: _____ Phone Number: _____

Dispute Information

GECU reports to the four national credit bureaus listed below. Please mark which bureau's report you are disputing:

Experian Equifax Transunion Innovis

*****PLEASE PROVIDE A COPY OF THE CREDIT REPORT THAT SUPPORTS YOUR DISPUTE*****

Please check the appropriate box which best describes the information you believe to be incorrect:

Account Number: _____

- This is not my account. I have never paid late.
 This account is in bankruptcy. This account is closed.
 I have paid this account in full. I paid this before it went to collection or before it was charged off.
 Other: _____

I STATE UNDER PENALTY OF PERJURY THAT THE STATEMENTS I HAVE MADE ON THIS REQUEST ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.

Signature _____

Date _____

For Credit Union Use Only

Investigation Notes:

Employee Name & Number _____

Date Received _____

Investigation Results:

- Information is accurate
 Information is not accurate; correction required
 Dispute determined to be frivolous or irrelevant as per 16 CFR 660.4(f)
 Responsibility of CRA
 Other: _____