



U.S. EAGLE FEDERAL CREDIT UNION CREDIT REPORTING DISPUTE INSTRUCTIONS

Complete a separate form for each loan or Visa credit card being disputed.

1. Fill out the attached U.S. Eagle Credit Reporting Dispute Form completely and sign and date it. To investigate the dispute the form must include:
 - *Sufficient information to identify the account or other relationship that is in dispute, such as an account number and the name, address, and telephone number of the consumer, if applicable;*
 - *The specific information that the consumer is disputing and an explanation of the basis for the dispute; and*
 - *All supporting documentation or other information reasonably required to substantiate the basis of the dispute such as a copy of the relevant portion of the credit report that contains the allegedly inaccurate information; police report; court document; account statements and/or payment receipts showing the allegedly inaccurate payment information.*
2. Submit the form at any of our branches or mail to:
U.S. Eagle Federal Credit Union
Attn: Loan Operations – Credit Report Disputes
P.O. Box 129
Albuquerque, NM 87103
3. Upon completion of our investigation, you will receive notice 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

U.S. Eagle is responsible for investigating disputes of U.S. Eagle account reporting 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 U.S. Eagle that reflects a member's creditworthiness, credit standing and/or 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

As, 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
- Payment receipts

U.S. EAGLE FEDERAL CREDIT UNION CREDIT REPORTING DISPUTE FORM

Complete a separate form for each loan or Visa credit card being disputed.

Borrower Information

Name: _____ Date of Birth (mm/dd/yyyy): _____

Address: _____ Email Address: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Phone Number: _____

Dispute Information

U.S. Eagle reports to the three national credit reporting agencies listed below. Please mark which agency's report you are disputing:

- Experian Equifax TransUnion

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

Account Number: _____

- Vehicle Loan – Loan ID# _____ (If known) Personal Loan – Loan ID# _____ (If known) Visa Credit Card – Last Four Digits _____ (If known)

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

- This is not my account I have paid this account in full
- I have never paid late I paid this before it went to collection or before it was charged off.
- This account is in bankruptcy, balance should be \$0.00 Other: _____
- This account is closed.

Please describe the dispute in detail and the basis for disputing the information:

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

Date Received _____ Employee Name _____

Investigation Notes:

Investigation Results:

- Information is accurate
- Information is not accurate; correction required
- Insufficient information provided to investigate
- Dispute determined to be frivolous or irrelevant as per 16 CFR 660.4(f)
- Address discrepancy notice sent
- Responsibility of CRA
- Other: _____

Date of Investigation Response Notice: _____