

Consumer Relations
7805 Hudson Rd Suite 100
Woodbury, MN 55125
800.513.7125



February 24, 2010

52

EDWARD [REDACTED]
[REDACTED]
[REDACTED]

RE: Consumer ID [REDACTED] for Edward [REDACTED]

Dear Edward [REDACTED]

This letter is in response to your recent communication regarding information contained in your consumer file at ChexSystems.

Please be informed that your file regarding the reports of Charter Bank has been forwarded to the appropriate personnel for handling. If a reinvestigation is necessary, we will contact the source of the information to request that they verify the accuracy and completeness of the information they submitted to us.

Under normal circumstances, ChexSystems will notify you of the results of the reinvestigation within approximately thirty days (twenty one days for residents of Maine). However, if additional information and/or documentation is provided by you during the course of the reinvestigation, the time frame will be extended by up to 15 days to allow the source sufficient time for review.

Also, as stated in our previous responses, this letter is to inform you that the reinvestigation of your dispute regarding reported information submitted by Bank of America and International Bank Of Commerce has been completed.

The disputed information submitted by Bank of America account endings xxx4811 & xxx3729 has been verified as accurate and complete as reported, therefore it has been retained in your file. The source of the information has requested that you contact 1-888-208-4927 to obtain additional information.

The disputed information submitted by Bank of America account ending xxx7978 has been deleted from your file.

The disputed information submitted by International Bank Of Commerce has been verified as accurate and complete as reported, therefore it has been retained in your file. The source of the information has requested that you contact 1-210-518-2500 to obtain additional information.

If requested by you, ChexSystems will provide you with a description of the procedure used to determine the accuracy and completeness of the disputed information in your file. In addition, you are entitled to request and receive the business name, address and, if reasonably available, the telephone number, of any furnisher of information contacted in connection with your dispute.

Reply ID: [REDACTED]

00001 of 000014 [REDACTED]

