

7805 Hudson Rd Suite 100  
Woodbury, MN 55125  
800.513.7125

# ChexSystems

January 4, 2010

1270

CHANELLE F. [REDACTED]  
[REDACTED]  
[REDACTED]

*Received from  
Chex Systems  
1-4-2010*

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

Dear CHANELLE [REDACTED]

This letter is to inform you that the reinvestigation of information contained in your consumer file at ChexSystems is complete.

**ChexSystems has been unable to verify the accuracy and completeness of the disputed information submitted by Bank of America within the timeframe required by the Federal Fair Credit Reporting Act, and/or applicable state statutes, therefore it has been removed from your consumer file.**

If the source(s) of the information completes the reinvestigation process, and requests that the report be re-inserted, ChexSystems will require that they certify the accuracy and completeness of the information. If the reporting member does certify the accuracy and completeness of the information, it will be reinserted into your consumer file. If that situation occurs, you will be notified of the change to the information on file.

Enclosed is a copy of the information currently contained in your consumer file at ChexSystems. This report is based on the identifiers you have provided to us.

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.

If, in connection with a reinvestigation, any information has been deleted from your file or a statement of dispute (or codification or summary thereof) is added to your file, you have the right to request ChexSystems to furnish notification that the item has been deleted or of the statement (or codification or summary thereof) added to your file to any person you specifically designate who has received within the prior one year period a consumer report which contained the deleted or disputed item.

~~If you have any questions, please visit our website at [www.consumerdebit.com](http://www.consumerdebit.com) to review the answers to frequently asked questions. You may also contact us at the address or telephone number listed above in our letterhead or by fax at 602-659-2197.~~

In any future contact with us, please include your Social Security number and Consumer ID.

Sincerely,

Consumer Relations  
Chex Systems, Inc.

Reply ID: [REDACTED]

