

August 18, 2011

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EVA [REDACTED]  
[REDACTED]  
[REDACTED]

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

Dear Eva [REDACTED]

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

Please be informed that based on our research of the situation and the supporting documentation you have provided, the reported information submitted by Citibank, California, HSBC Bank USA, NA, and JP Morgan Chase has been removed from your consumer file. May we suggest that you consider contacting the source of the information directly to determine if they need any additional information from you regarding this matter.

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 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 the investigation.

You may be entitled to add a statement to your file disputing the accuracy or completeness of the information. Please submit your statement in writing with a clear indication that you wish the statement to be added to your file, ensuring that you sign your request. If you would like assistance in writing a clear summary of your dispute statement, please contact ChexSystems. If you chose to include personal information, such as medical data, in the content of your consumer statement, that information will not be masked or removed and will be included in the delivery of your consumer report to any party inquiring about you.

If, in connection with an investigation, any information has been deleted or a statement of dispute has been added to your file, you have the right to request that ChexSystems provide notification of the change. We will notify the specific party(ies) you designate, who have received a consumer report containing the deleted or changed item within the prior twelve months.

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]

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Rec'd  
8/23/2011

