



# Credit Bureau Dispute Form

**\*\*Please complete this form in its entirety\*\***

Questions? Call 888.339.3334

Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

City: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_

**Account number(s) being disputed:** \_\_\_\_\_

**Horizon Farm Credit reports to the credit bureaus listed below. If applicable, please mark which bureau's report you are disputing:**

- Equifax
- Experian
- TransUnion
- Innovis
- All
- Unknown

*\*\*Please provide a copy of the credit report that supports your dispute. If you do not have a copy, account statements are required\*\**

**Please check the appropriate box(es) which describe(s) the information you believe to be incorrect:**

*\*\*Proof of payment such as cancelled checks and/or account statements are required. \*\**

- Balance:  Reported as \$\_\_\_\_\_ Should be \$\_\_\_\_\_
- Account Paid Off

- Payment:  Not Reported
- Not Past Due
- Last Payment Date \_\_\_\_\_

- Credit Status Incorrect:  Reported as \_\_\_\_\_ Should be \_\_\_\_\_
- Not My Loan
- Other (describe below)

**Provide as many details as you can, accompanied with appropriate documentation to support your dispute:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*\*\*If your dispute is based on possible fraud, please provide a copy of your driver's license and copy of police report with police case number. \*\**

**I have read the Summary of Rights on the back of this form, and the statements I have made on this form are true and accurate to the best of my knowledge.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Return this form and the supporting documents to:**  
fax: 717.638.2034, Attn: Credit Reporting Desk

mail: **Horizon Farm Credit**  
**Attn: Credit Reporting Desk**  
**300 Winding Creek Blvd, Mechanicsburg, PA 17050**

**For Office/Internal Use Only:**

|                      |                                     |
|----------------------|-------------------------------------|
| Date Received: _____ | Date Investigation Completed: _____ |
| Received by: _____   | Investigation Completed by: _____   |

## A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus that gather and sell information about your creditworthiness to creditors, employers, landlords, and other businesses. The FCRA gives you specific rights, which are summarized below. You may have additional rights under state law. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit), or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**You must be told if information in your file has been used against you.** Anyone who uses information from a consumer reporting agency to deny your application for credit, insurance, or employment—or take another adverse action against you—must tell you and give you the name, address, and phone number of the agency that provided the information.

**You can find out what is in your file.** At any time, you may request and obtain your report from a consumer reporting agency. You will be asked to provide proper identification, which may include your Social Security number. In many cases the report will be free. You are entitled to free reports if a person has taken adverse action against you because of information in a report; if you are the victim of identify theft; if you are the victim of fraud; if you are on public assistance; or if you are unemployed but expect to apply for employment within 60 days. In addition, you are entitled to one free report every twelve months from each of the nationwide credit bureaus and from some specialized consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for details about how to obtain your free report.

**You have a right to know your credit score.** Credit scores are numerical summaries of a consumer’s creditworthiness based on information from consumer reports. For a fee, you may get your credit score. For more information, click on [www.ftc.gov/credit](http://www.ftc.gov/credit). In some mortgage transactions, you will get credit score information without charge.

**You can dispute inaccurate information with the consumer reporting agency.** If you tell a consumer reporting agency that your file has inaccurate information, the agency must take certain steps to investigate unless your dispute is frivolous. For an explanation of dispute procedures, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

**Inaccurate information must be corrected or deleted.** A consumer reporting agency or furnisher must remove or correct information verified as inaccurate, usually within 30 days after you dispute it. However, a consumer reporting agency may continue to report negative data that it verifies as being accurate.

**Outdated negative information may not be reported.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need as determined by the FCRA—usually to consider an application with a creditor, insurer, employer, landlord, or other business.

**Your consent is required for reports that are provided to employers.** A consumer reporting agency may not give out information about you to your employer, or potential employer, without your written consent. Blanket consent may be given at the time of employment or later.

**You may choose to remove your name from consumer reporting agency lists for unsolicited credit and insurance offers.** These offers must include a toll-free phone number you can call if you choose to take your name and address off lists in the future. You may opt-out at the major credit bureaus by calling 1-888-5-OPTOUT (1-888-567-8688).

**You may seek damages from violators.** If a consumer reporting agency, a user of consumer reports, or, in some cases, a furnisher of information to a consumer reporting agency violates the FCRA, you may sue them in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.** Victims of identity theft have new rights under the FCRA. Active-duty military personnel who are away from their regular duty station may file “active duty” alerts to help prevent identity theft. For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

### The FCRA gives several federal agencies authority to enforce the FCRA:

| TYPE OF BUSINESS:  | CONTACT:  |
|--|---|
| 1. a. Banks, savings associations, and credit unions with total assets over \$10 billion and their affiliates<br>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CBBP:  | a. Consumer Financial Protection Bureau<br>1700 G Street, N.W.<br>Washington, DC 20552<br><br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>877.382.4357  |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned and controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br><br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br><br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br><br>d. National Credit Union Administration<br>Office of Consumer Financial Protection Bureau (CFPB)<br>Division of Consumer Compliance Policy & Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers  | Asst. General Counsel for Aviation<br>Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC, 20950   |

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| 4. Creditors Subject to the Surface Transportation Board   | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, N.W.<br>Washington, DC 20423                              |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921   | Nearest Packer and Stockyards Administration area supervisor   |
| 6. Small Business Investment Companies   | Associate Deputy Administrator for Capital Access<br>United States Small Business Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416 |
| 7. Brokers and Dealers   | Securities and Exchange Commission<br>100 F Street, N.W.<br>Washington, DC 20549   |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090  |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above  | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>877.382.4357                                  |