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1440 Rosecrans Avenue, Manhattan Beach, CA 90266
800.854.9846 | kinecta.org

Consumer Credit Reporting Dispute Form

Upon receipt of this completed packet, Kinecta Federal Credit Union "Kinecta" will research your claim. Kinecta will resolve your claim within thirty (30) days of receiving the notice or will contact you directly for additional information. Please contact 800.854.9846 if you have additional questions regarding your claim.

Dispute Claim Instructions

A Consumer Credit Reporting Dispute Claim is requested when member information has been reported to a Consumer Reporting Agency (ChexSystems®, Experian, Equifax, TransUnion) inaccurately by Kinecta. A written letter containing all the information in the provided form is also acceptable in place of this form.

You may directly dispute inaccurate information on a consumer report through Kinecta for information reported by us. Disputes may be submitted by one of the following methods:

1. Visit any Kinecta Member Service Center
2. **Mail to: Kinecta Federal Credit Union**
Attn: Loan Servicing CU/77
PO Box 10003
Manhattan Beach, CA 90267
3. Through On-line Banking at kinecta.org
4. Fax: 310.727.8225
5. Email creditdisputes@kinecta.org

All dispute forms must be completed in its entirety and you should provide all supporting documentation (i.e. statements, letters, credit reports, etc.). Kinecta recommends you make a copy of all submitted documents for your records.

A timely submission of this form is critical to the resolution of your claim. Any supporting documentation should be submitted with this form to ensure prompt resolution.

NOTE: *The thirty (30) day investigation period begins when all information needed to complete the investigation is received.*

Kinecta is not required to investigate complaints or may deem the claim as irrelevant or frivolous under the following circumstances:

1. Kinecta reasonably previously concluded the claim was frivolous or irrelevant.
2. Kinecta does not have sufficient information to investigate your claim.
3. The disputed information provided is substantially similar as a previously provided for other disputes, and Kinecta has already satisfied its obligation to investigate the claim.

If the complaint is determined to be frivolous or irrelevant, Kinecta will notify you within five (5) business days of making this determination.

