



**FOR CREDIT UNION USE**

**Investigation completed by:**

**Employee Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Valid Dispute:**  YES  NO (Any request considered to be frivolous or irrelevant must be documented and communicated to the member, in writing, within 5 Business days after determining the dispute to be frivolous. The written notification shall inform the member of the reason(s) for such determination and identify any additional information required to continue with the investigation. Valid disputes must be responded to within 30 Business days.)

**If No, explain:**

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**Written Notification to Member, Date:** \_\_\_\_\_

**Summary of Response:**

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**Credit Union Recommendation:** (If the investigation identifies the CRA was inaccurate, the credit union shall either):

**Modify that item of information** **Date Modified:** \_\_\_\_\_

**Permanently block the reporting of that item of information** **Date Blocked:** \_\_\_\_\_

**Credit Union Notes of Recommendation:**

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**All applicable CRA's notified of any of the above required corrections**

*\*Record Retention: The Credit Union will maintain a copy of the supporting documentation and all other related documentation for 5 years.*