



USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

CONSUMER REPORT DISPUTE FORM

If you believe USAA Federal Savings Bank has provided inaccurate information about your account to the consumer reporting agencies that was included on your consumer report and you'd like to dispute such information, follow the instructions on this form. We'll investigate and provide a response within 30 calendar days of receipt of the dispute. Upon determination that the information reported is inaccurate, USAA Bank will also notify the consumer reporting agencies of the correction within that timeframe. We don't control the timing of the update to your consumer report; typically it'll be updated by the consumer reporting agencies within 60 calendar days. When available, our response will be sent based on your chosen member communication preferences such as Mail or USAA Documents Online.

Keep in mind our policy doesn't allow us to change a consumer report entry unless it's inaccurate or incomplete. Accurate records can't be adjusted.

Important Notice: If you originated a mortgage with USAA Bank, refer to your mortgage statement or contact your mortgage servicer for more information about how and where to submit a consumer report dispute.

Instructions: Use one form for each disputed account.

Fields marked with an asterisk are recommended to help with the investigation but aren't required to initiate your dispute. All other fields are required to process the dispute. If your dispute is fraud related, also review and provide any available supporting documentation referenced in section 3.

To submit a dispute online, use the USAA Mobile App or usaa.com. To find the answers to frequently asked questions, please visit usaa.com/crdisputesfaq.

Section 1. Contact Information

Name: _____ USAA number or SSN: _____

*Date of Birth: _____ Best Contact Phone Number#: _____

Address: _____ City: _____ State: _____

Zip Code: _____

Section 2. Dispute Information

USAA Bank Account in Dispute – Check account type and provide account number.

Consumer Reporting Agency: ☐ Equifax® ☐ TransUnion® ☐ Experian™ ☐ Innovis

Account Type: ☐ Credit Card ☐ Consumer Loan ☐ Home Equity Loan

Account Number: _____

Basis of Dispute – Check applicable dispute reason and explain why you're disputing the information. If more space is needed, complete your explanation on a separate document and include it with this Consumer Report Dispute Form. To support your dispute, you may provide documentation. Such documentation may include, but isn't limited to, a copy of the relevant portion of your credit report, account statements or canceled checks.

Important Notice: Don't send original documents. The materials you provide to us won't be returned.

☐ Hard Inquiry Only (Credit inquiry made by USAA Bank resulting from an application for credit):

Date of Inquiry: ____/____/____

If this isn't a hard inquiry, select one dispute reason from the following list. If more space is needed, complete your explanation on a separate document and include it with this Consumer Report Dispute Form.

This Isn't My Account

- | | |
|---|--|
| <input type="checkbox"/> I Don't Recognize This Account | <input type="checkbox"/> It Belongs to Someone with a Same or Similar Name |
| <input type="checkbox"/> I'm Not Responsible for This Account | <input type="checkbox"/> I Don't Recognize This Collection or Delinquent Account |

Balance Was Paid or Settled in Full

- | | |
|---|---|
| <input type="checkbox"/> The Balance is Incorrect | <input type="checkbox"/> Settlement was Accepted on This Account |
| <input type="checkbox"/> This Account is Closed | <input type="checkbox"/> Balance was Paid Prior to Collection or Charge Off |

My Payment Wasn't Late

- | | |
|---|--|
| <input type="checkbox"/> I didn't get a statement | <input type="checkbox"/> The Opened, Closed, Last Payment or First Delinquency Date is incorrect |
| <input type="checkbox"/> Payments Were Deferred | <input type="checkbox"/> Account Status, Payment History or Payment Rating is incorrect |

*Related to Fraud, Identity Theft or Account Take Over

Note: This form isn't for the purpose of disputing specific credit or debit card transactions. If you have a credit or debit card transaction dispute, call us at 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS) or #8722 on a mobile device.

- | | |
|--|--|
| <input type="checkbox"/> Account was Opened Fraudulently | <input type="checkbox"/> Account take over resulting in Fraudulent Charges |
|--|--|

Other

- | | |
|--|--|
| <input type="checkbox"/> Account is part of a Bankruptcy | <input type="checkbox"/> Account is Reaffirmed or Not part of a Bankruptcy |
| <input type="checkbox"/> Account Not Reporting | <input type="checkbox"/> Duplicate Reporting |
| <input type="checkbox"/> Special Comment, Compliance Condition Code or narrative remarks are incorrect | |

This information is inaccurate because:

*Section 3. Additional Information for Fraud and/or Identity Theft

To better assist with our investigation, provide any of the following recommended documentation that may support your dispute.

- ☐ Police Report including suspect and relationship to suspect (if identified):
Suspect: _____ Relationship to Suspect: _____
- ☐ Completed Identity Theft Report (available at identitytheft.gov)

Section 4. Sign and Return to USAA Bank

Sign Name: _____ Print Name: _____

Date: _____

Retain a copy for your records.

Return the documents to us using one of the following methods:

USAA Mobile App

Simply log on, then:

1. Tap the icon with your initials or photo.
2. For iPhone, select "Send Documents to USAA" and tap "Upload Documents." For Android, go to Inbox, select "Send Documents to USAA" and tap "Upload Documents."
3. Follow the instructions to provide the documents.

usaa.com

Simply log on, then:

1. Click on the circle with your initials or photo.
2. Select "Documents."
3. Select "Send Documents to USAA" and follow the instructions to provide the documents.

Mail

USAA Federal Savings Bank / Consumer Report Dispute
Attn: Form Code # CLCBD
P.O. Box 33009
San Antonio, TX 78265-3009

"USAA Bank" means USAA Federal Savings Bank.

Use of the term "member" or "membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change.