

Process for filing a direct dispute with Guaranty Bank under the FCRA

Under the federal Fair Credit Reporting Act (FCRA), a consumer has the right to dispute incomplete or inaccurate information that has been reported by a consumer reporting agency. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. (See a **Summary of Your Rights Under the Fair Credit Reporting Act**)

Effective July 1, 2010, Guaranty Bank will conduct a reasonable investigation of a *direct dispute* from a consumer if the direct dispute relates to:

- The consumer’s liability for a credit or other debt with Guaranty Bank.
- The terms of a credit account or other debt with Guaranty Bank.
- The consumer’s performance or other conduct concerning an account or other relationship with Guaranty Bank.
- Any other information contained in a consumer report regarding an account or other relationship with Guaranty Bank that bears on the consumer’s creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

The consumer must complete the following Dispute Notice and mail or deliver it to the following address:

Guaranty Bank
Attn: Loan Administration
1341 W. Battlefield
Springfield, MO 65807-4101

Dispute Notice

Name(s): _____

Address: _____

Telephone Number(s): _____

Account number(s) you are disputing: _____

Specific information you are disputing: _____

Explain the basis for your dispute: _____

Include all supporting documentation or other information. This documentation may include, for example:

- A copy of the relevant portion of the consumer report that contains the allegedly inaccurate information;
- A police report;
- A fraud or identity theft affidavit;
- A court order; or
- Account statements

Signatures of all persons named above are required:

Signature

Date

Signature

Date