



## HOW TO GET OUT OF CHEX SYSTEMS

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(Always remember: I am not a lawyer, and nothing contained within any of my credit repair kits should be considered legal advice or be taken as such. I offer educational opinions from my experiences and knowledge base. If you require legal advice or are being sued please contact a lawyer.)

1) Visit [www.chexsystems.com](http://www.chexsystems.com) request a copy of your ChexSystems report.  
ChexSystems contact information:

ChexSystems Consumer Relations 7805 Hudson Road  
Suite 100  
Woodbury, MN 55125

Phone: (800) 513-7125 Fax: (602) 659-2197

2) Type up the letter templates that come with this kit.

Once you have typed up the letters you will send them out certified mail. You **MUST** send certified mail so you have the date ChexSystems got your dispute. ChexSystem is also governed by the Fair Credit Reporting Act and ChexSystems has 30 days to respond to your dispute. By law, they must investigate disputes and respond within 30 days. If they fail to respond or fail to verify disputed information all disputed information **MUST** be deleted. This is the law and **YOUR** right. **IF** they do verify your disputed information send **LETTER #2**. If they fail to respond in 30 days send **LETTER #3**. Also send **LETTER #4** to the original bank that reported you to ChexSystems.

**PRINTING THE LETTERS:** Open each letter in a word processing software like Microsoft Word or my personal favorite OpenOffice.org which is free:  
<http://www.openoffice.org>

ChexSystems, Inc.  
Attn: Consumer Relations  
7805 Hudson Rd., Ste. 100  
Woodbury, MN 55125  
Fax: (602) 659-2197



[Current Address]  
[SSN]

Date

RE: Consumer ID # (your consumer ID # here)

Dear Collections and Consumer Relations Dept.:

I was recently informed of negative information reported by [Name of Bank] included in the file ChexSystems maintains under my Social Security number. Upon ordering a copy of the report, I found an entry from this bank listing a [negative item listed] in [month and year of listing].

I am unaware of ever having a [item] from this [bank/Credit Union].

Please validate this information with [Name of Bank] and provide me with copies of any documentation associated with this "[item]" bearing my signature. In the absence of any such documentation, I ask that this information be immediately deleted from the record you maintain under my Social Security number and provide an updated report.

Failure to comply with federal regulations by credit reporting agencies are investigated by the Federal Trade Commission (see 15 USC 41, et seq.). I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the FTC, CFPB and the state of Minnesota Attorney General's office, should you continue in your non-compliance. I further remind you that, as in *Wenger v. Trans Union Corp.*, No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failure on your behalf to provide a copy of any alleged contract or other instrument bearing my signature will result in a small claims action against your company. I will be seeking \$5,000 in damages for the following:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

Your Address

Sincerely,

*Your printed name*



Letter # 2 (Send if your dispute is verified)

Chex Systems Inc.  
Customer Relations  
7805 Hudson Road, Suite 100  
**Woodbury, MN 55125**

[Current Address]

[SSN]

Date

RE: Consumer ID # (your consumer ID # here)

Dear Collections and Consumer Relations Dept.:

This letter is in response to your recent claim that (Name of Bank) has [Full Name ]verified that I have an unpaid debt with them. Yet again, you have failed to provide me with a copy of any viable evidence submitted by (Name of Bank). Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested, to be provided within fifteen (15) days of the completion of your re-investigation. Additionally, please provide the name, address, and telephone number of each person contacted at (Name of Bank) regarding this alleged account. I am formally requesting a copy of any documents provided by (Name of Bank), bearing my signature, showing that I have a legally binding contractual obligation to pay them. A bank clerk looking at their computer screen, seeing my name listed in their database is NOT verification or validation of any alleged debt.

Be aware that I am making a final goodwill attempt to have you clear up this matter. The listed item is entirely inaccurate and incomplete, and represents a very serious error in your reporting.

Failure to comply with federal regulations by credit reporting agencies are investigated by the Federal Trade Commission (see 15 USC 41, et seq.). I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the FTC, CFPB and the state of Minnesota Attorney General's office, should you continue in your non-compliance. I further remind you that, as in *Wenger v. Trans Union Corp.*, No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failure on your behalf to provide a copy of any alleged contract or other instrument bearing my signature will result in a small claims action against your company. I will be seeking \$5,000 in damages for the following:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

Sincerely,  
Your Name (printed or typed, not signed)

**AR**  
*Credit*  
Always Assuring Results

Letter # 3 (Send if ChexSystems fails to respond within 30 Days)

Chex Systems Inc.  
Customer Relations  
7805 Hudson Road, Suite 100  
**Woodbury, MN 55125**



[Full Name]  
[Current Address]  
[SSN]

Date

RE: Consumer ID # (your consumer ID # here)

Dear Collections and Consumer Relations Dept.:

As I have not heard back from you in over 30 days regarding my notice of dispute dated (date your letter was sent), I must presume that no proof in fact exists.

You have thirty (30) days from receipt of this notice to respond. Your failure to respond, in writing, hand signed, and in a timely manner, will work as a waiver to any and all of your claims in this matter, and will entitle me to presume that you are reporting my name and social security number in error, and that this matter is permanently closed.

Your continued silence is unacceptable. You must either provide the proof or correct the record to remove the invalid entry from my Chex Systems file. You are currently in violation of the Fair Credit Reporting Act.

Failure to respond within 30 days of receipt of this certified letter will result in a small claims action against your company. I will be seeking \$5,000 in damages for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

For the purposes of 15 USC 1692 et seq., this Notice has the same effect as a dispute to the validity of the alleged debt and a dispute to the validity of your claims. This Notice is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This is a request for information only, and is not a statement, election, or waiver of status.

Sincerely,  
Your Name (typed, not signed)



Letter #4 (Send to the Bank that is reporting you to ChexSystems)

Date

Your Name

Name and Address  
of original bank

Re: Acct # 000-000-000-000

To Whom It May Concern:

This letter is regarding account # 000-000-000-000, which you claim I owe. This is not a refusal to pay, but a notice that your claim is disputed.

I am requesting validation, made pursuant to the Fair Debt Collection Practices Act. Please note that I am requesting "validation"; that is competent evidence bearing my signature, showing that I have some contractual obligation to pay you.

Please also be aware that any negative mark found on my credit reports (including ChexSystems credit reports) from your company or any company that you represent for a debt that I don't owe is a violation of the Fair Credit Reporting Act; therefore if you cannot validate the debt, you must request that all credit reporting agencies delete the entry.

Pending the outcome of my investigation of any evidence that you submit, you are instructed to take no action that could be detrimental to any of my credit reports.

If you no longer own this debt, remove the derogatory marks from my credit report per the FCRA. Failure to respond within 30 days of receipt of this certified letter will result in legal action against your company. I will be seeking a minimum of \$5,000 in damages for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

Sincerely,  
Your Name (printed or typed, not signed)

SSN