



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, please 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 Bank¹ 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.

Please 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, please refer to your mortgage statement or contact your mortgage servicer for more information about how and where to submit a consumer report dispute.

Instructions: Please 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, please 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 Member 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

- I Don't Recognize This Account
- It Belongs to Someone with a Same or Similar Name
- I'm Not Responsible for This Account
- I Don't Recognize This Collection or Delinquent Account

Balance Was Paid or Settled in Full

- The Balance is Incorrect
- Settlement was Accepted on This Account
- This Account is Closed
- Balance was Paid Prior to Collection or Charge Off

My Payment Wasn't Late

- I didn't get a statement
- The Opened, Closed, Last Payment or First Delinquency Date is incorrect
- Payments Were Deferred
- Account Status, Payment History or Payment Rating is incorrect

*Related to Fraud, Identity Theft or Account Take Over

Please 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.

- Account was Opened Fraudulently
- Account take over resulting in Fraudulent Charges

Other

- Account is part of a Bankruptcy
- Account is Reaffirmed or Not part of a Bankruptcy
- Account Not Reporting
- Duplicate Reporting
- 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, please 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 in the corner. **Android only:** Then, go to Inbox.
2. For iPhone, select "Send Documents to USAA" and tap "Upload New Documents."
For Android, select "Upload Other Documents."
3. Follow the instructions to provide the documents.

usaa.com

Simply log on, then:

1. Click on the circle in the corner containing 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, Texas 78265-3009

¹ USAA Bank means USAA Federal Savings Bank.