



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

DEPOSITS CONSUMER DISPUTE REQUEST FORM

If you believe USAA Federal Savings Bank has provided inaccurate information about your checking or savings account to the specialty consumer reporting agency, Early Warning Services, 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 specialty consumer reporting agency of the correction within that timeframe. We don't control the timing of the update to your specialty consumer report, and it may take up to 60 calendar days for Early Warning Services to make changes. 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 specialty consumer report entry unless it's inaccurate or incomplete. Accurate records can't be adjusted.

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 in order 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 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.

Specialty Consumer Reporting Agency: Early Warning Services

Account Type: Checking Savings

*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 Deposit 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 specialty consumer report.

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

Inquiry Only (Inquiry made by us resulting from a request to open a checking or savings account):

Date of Inquiry: ____/____/____

If this isn't related to an 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 Deposit 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 |

Balanced 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 |

*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.

- | | |
|--|---|
| <input type="checkbox"/> Account was opened fraudulently | <input type="checkbox"/> Account takeover resulting in fraudulent charges |
|--|---|

Other

- | | |
|--|--|
| <input type="checkbox"/> Account is a part of bankruptcy | <input type="checkbox"/> Account is reaffirmed or not part of a bankruptcy |
|--|--|

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

Signature: _____ 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 # DEPCNSFRD
9800 Fredericksburg Road
San Antonio, Texas 78288

¹ USAA Bank means USAA Federal Savings Bank.



Online: usaa.com



Phone: 210-531-USAA (8722) 800-531-8722 (TTY:711/TRS)



Mobile: #8722
94697-0624