

# HelpWithMyBank.gov

Form will expire after 30 minutes of inactivity.

# **CUSTOMER COMPLAINT FORM**

OMB Control No. 1557-0232 Expiration Date: 09/30/2027

Please fill in this form completely. You will receive an e-mail containing your assigned case number within 2 business days if a case is created. Please keep your case number for future contact with our office. You will have the option to PRINT the form prior to submission.

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

#### Helpful Hints:

- Check to make sure that your financial institution is a national bank or federal savings association (thrift). Search Financial Institutions, (a new browser window will open). If you do not know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.
- If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.
- You should NOT fax, or mail a complaint in addition to this online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution.

■ The online form is subject to a 30-minute user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.

#### Please Note:

- We cannot act as a court of law or as a lawyer on your behalf
- We cannot give you legal advice
- We cannot become involved in complaints that are in litigation or have been litigated

Prior to submitting the form, it is recommended that submitters print the form for their records. To print, either select the Print option from your internet browser or click the Print link above the Submit button.

The estimated burden for this collection of information is 30 minutes, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments or questions on the burden estimate, or any other aspect of this collection of information, can be sent to Office of the Comptroller of the Currency, Chief Counsel's Office, Attn: Comment Processing, 400 7th Street, SW, Washington, DC 20219 and/or Office of Management and Budget, Desk Officer for the Office of the Comptroller of the Currency, New Executive Office Building, Room 10202, Washington, DC 20503.

*Have you tried to resolve your complaint with your financial institution?	
Yes	
Consumer Information  *First Name	
Quintin	
Middle Name	
Jalani	

Last Na	ime
Pilgrin	ı Jr
Business	s Name
*Countr	у
<b>6</b> U	nited States of America
*Street /	Address
735 E \	Wilbeth RD
*Zip Cod	de 😯
44306	
*City	
AKRON	J
* State o	r Territory
ОН	
* Phone	•
number	10-digit North American phone number in any accepted format, or a valid international phone with country code.  9) 999-9999 or 999-9999 or 999999999999999
(216) 6	518-8957
*Email	<b>©</b>
Sample	e - username@name.domain 🔀
infron	amiworld@gmail.com
<b>*</b> Enter y	our email once more for verification ②
infron:	amiworld@gmail.com

If you want us to communicate with your attorney or other legal representative directly, please provide the information below.



Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested. Please submit a copy of any documentation of authorized representation with your complaint.

\* Relationship

Not Applicable (Skip this section)

# Financial Institution or Company Information that is subject of the complaint

\*Name of the Financial Institution or Company ?

If you do not know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.



**VyStar Credit Union** 

Street Address

76 Laura St

Zip Code 😯

32202

\* City

JACKSONVILLE

\*State

FL

Phone

(904) 777-6000

### \*Complaint Information **3**

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security number, complete 16 digit credit card number(s), or full bank account number(s).** 

For complaints related to prepaid cards including gift, reward, and promotional cards, please include the first 6 digits of the card number and the name of the issuing bank listed on the back of the card.

Maximum of 4000 characters allowed.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question.

Subject: Formal Dispute, Request for Validation & Immediate Remedy – VyStar CU Account #720042\*\*\*\*

To Whom It May Concern,

This is a formal notice to dispute the alleged debt associated with VyStar Credit Union account number 720042\*\*\*\*, which appears on my credit report as a charged-off account with a balance of \$1,002. I assert that I am not responsible for this debt. The overdraft and subsequent closure of the account resulted from an internal fraudulent transaction for which I have repeatedly requested documentation and account statements—three times—with no resolution.

https://www.cohenandmalad.com/wp-content/uploads/2019/09/VyStar-Complaint.pdf

## Legal Grounds & Consumer Rights

Under the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681, the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692, and the Consumer Financial Protection Act, I have a right to: Dispute inaccurate or unverified information.

Request full validation and documentation of the alleged debt.

Receive accurate credit reporting and timely responses to disputes.

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I formally request the following:

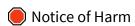
A complete and itemized statement of account activity from account opening to closure.

Copy of all disputed transactions and internal investigation findings.

All communications and account notes pertaining to this balance.

Proof that I authorized any transaction that caused the overdraft.

A written explanation for the denial of my previous three requests.



Due to this false reporting:

My creditworthiness has been damaged, resulting in loss of financial opportunities.

I have suffered emotional distress and reputational harm.

My ability to secure housing and employment has been impacted.

## Supporting Evidence

Other consumers have reported similar issues with VyStar Credit Union, including internal malfunctions and errors. The Consumer Financial Protection Bureau (CFPB) penalized VyStar for locking consumers out of their accounts and mishandling funds (CFPB Action).



⚠ Legal & Financial Remedy Sought

Immediate removal of the inaccurate tradeline from all credit reports.

Written confirmation that I do not owe this balance.

Refund of the \$1,002 balance generated by the internal error.

Compensation for damages under 15 U.S.C. § 1681n and § 1692k, including:

Actual damages

Statutory damages

Punitive damages for willful noncompliance

Attorney's fees, if necessary



#### ∏ Final Notice

You have 15 days from receipt of this letter to validate the debt and issue a full response. Failure to do so will result in complaints filed with the CFPB, FTC, Ohio Attorney General, and civil legal action.

Respectfully,

Quintin Jalani Pilgrim Jr

Phone: (216) 618-8957

Email: infronamiworld@gmail.com

## Attestation

### **Privacy Act Statement**

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The information you provide to the Office of the Comptroller of the Currency (OCC) will permit us to respond to your complaint or inquiry about the national banks or federal savings associations (thrifts) we supervise.

The collection of this information is authorized by 12 USC 1.

Your submission of information to the OCC is entirely voluntary. You are not required to submit any information or to submit a complaint. However, if you do not submit the requested information, the OCC may not be able to process your request or inquiry.

Information about your complaint or inquiry will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additionally, this information may be shared with the following, pursuant to published routine uses:

- (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry;
- (2) other governmental, self-regulatory, or professional organizations
- (a) having jurisdiction over the subject matter of the complaint or inquiry;
- (b) having jurisdiction over the entity that is the subject of the complaint or inquiry; or
- (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction;
- (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding;
- (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider;
- (5) other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity;
- (6) OCC contractors or agents when access to such information is necessary; and
- (7) other third parties when required or authorized by statute.

Tou may into additional intormation regarding the rights and obligations related to the OCC's collection of the requested information at 81 FR 2945-01, 2957 (PDF). I Certify O I Do Not Certify

#### **Upload Files**

- **Q**P Vystar FTC report.pdf
- **Q**P VyStar dispute April 25.pdf
- Annual Credit Report Experian.pdf
- ❷ View Your Report \_ TransUnion Credit Report.pdf

Customer Assistance: 1-800-613-6743 Monday - Friday, 7:00 am - 7:00 pm CT

HelpWithMyBank.gov provides information and assistance for customers of national banks and federal savings associations. We're here to help!