



FTC Report Number
186120998

Consumer Report To The FTC

The FTC cannot resolve individual complaints, but we can provide information about next steps to take. We share your report with local, state, federal, and foreign law enforcement partners. Your report might be used to investigate cases in a legal proceeding. Please read our Privacy Policy to learn how we protect your personal information, and when we share it outside the FTC.

About you

Name: Quintin Pilgrim Jr

Email: infronamiworld@gmail.com

Address: 735 E Wilbeth Rd

Phone: 216-618-8957

City: Akron **State:** Ohio **Zip Code:** 44306--345

Country: USA

What happened

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?utm_source=chatgpt.com ⚖️ 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. 📄 Validation Demands 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. 🛑 Notice of Harm 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 Akron, OH 44306

How it started

Date fraud began:	Amount I was asked for:	Amount I Paid:
11/13/2023		\$1,000.00
Payment Used:	How I was contacted:	
	Website or App	

Details about the company, business, or individual

Company/Person		
Name: VyStar Credit Union		
Address Line 1: 76 S Laura St	Address Line 2:	City: Jacksonville
State: Florida	Zip Code: 32202	Country: USA
Email Address: socialsupport@vystarcu.org		
Phone: 904-777-6000		
Website: https://vystarcu.org		
Name of Person You Dealt With:		



Your Next Steps

Credit and Debt Counseling Advice:

- Learn more about dealing with debt at [ftc.gov/debt](https://www.ftc.gov/debt).
- Learn more about student loan debt [here](#).
- You also can file a report with your [state attorney general](#).



What Happens Next

- Your report will help us in our efforts to protect **all** consumers. Thank You!
- We can't resolve your individual report, but we use reports to investigate and bring cases against fraud, scams, and bad business practices.
- We share your report with our law enforcement partners who also use reports to investigate and bring cases against fraud, scams, and bad business practices.
- We use reports to spot trends, educate the public, and provide data about what is happening in your community. You can check out what is going on in your state and metro area by visiting [ftc.gov/exploredata](https://www.ftc.gov/exploredata).
- Investigations and cases do take time, but when we bring cases, we try to get money back for people. Check out [ftc.gov/refunds](https://www.ftc.gov/refunds) to see recent FTC cases that resulted in refunds.