

**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](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**

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