

DIRECT DISPUTE FORM - CONSUMERS

DIRECT DISPUTE INFORMATION

Please complete this form to report inaccurate information that is listed on a consumer report involving your account with Credit Acceptance. The dispute form and any additional or supporting information should be mailed to the following address:

Credit Acceptance Corporation

Attn: Credit Reporting Department PO Box 5070 Southfield, MI 48086-5070

Please note, this address is for credit reporting disputes only. Any/all other requests sent to this address may not be acknowledged by the appropriate party

appropriate party.		
PLEASE INDICATE WHICH CREDIT BUREAU IS THE SOURCE OF THE INFORMATION YOU ARE DISPUTING		
□ Experian Dispute □ Equifax Dispute □ Trans Union Dispute		
Please include a copy of your credit report that relates to your dispute.		
Check the appropriate box(es) that describe the information you believe to be incorrect:		
 ☐ Identity theft/fraud/liability on account ☐ Individual or joint liability ☐ Type of account ☐ Actual payment or scheduled payment amount 	 High balance or current balance Payment status, account status, pe or payment history Open date, close date, payment da delinquency date 	□ Other (describe below) te, or
** If your dispute is based on possible fraud or identity theft, please provide a copy of your driver's license, social security card, and an FTC Identity Theft Report (www.identitytheft.gov) OR police report.**		
Customer Name		Account Number
Customer Address		Last Four Digits of SSN
City State Zip		Email Address
Home Telephone No.		Work/Cell Telephone No.
DETAILS OR REASONS FOR DISPUTING THE TRANSACTION(S)		
CUSTOMER STATEMENT		
The statements I have made on this dispute form are true and correct.		
Customer Signature Date		
ADDITIONAL INFORMATION REGARDING YOUR DISPUTE		
Credit Acceptance is not required to investigate disputes deemed frivolous or irrelevant under the following circumstances:		

- 1. If the dispute is submitted by or on behalf of the consumer, or on a form supplied to the consumer, by a credit repair organization.
- 2. Credit Acceptance does not have sufficient information to investigate the claim.
- 3. The disputed information is substantially the same as a dispute previously submitted wherein Credit Acceptance has already satisfied its obligation to investigate the dispute and no new information was provided.

If the dispute is determined to be frivolous or irrelevant, Credit Acceptance will notify you by mail.