

Consumer Dispute Form

This form is used to dispute information reported by First Federal of Northern Michigan to any Consumer Reporting Agency (CRA). If the disputed account is not a First Federal of Northern Michigan account, please contact the CRA or creditor directly. Information for contacting the different CRAs is located in the "Important Information" section on page 2. Please complete the following steps.

1. Please read the "Important Information" section on page 2 before completing this form.
2. Fill out this Consumer Dispute Form completely.
3. Keep a photocopy of this form and all supporting documentation for your records.
4. Please submit a separate form for each account that is in dispute.
5. Mail the completed form and all supporting documentation to:

First Federal of Northern Michigan
Attn: Loan Servicing
100 S. Second Ave.
Alpena, MI 49707

Consumer Information:

Last Name: _____ First Name: _____ Middle Initial: _____

Social Security Number: _____ Date of Birth: _____

Address: _____

City/State/Zip Code: _____

Account Information:

Account Number: _____ Type of Account: _____

Reason for Dispute:

Not My Account

Never Paid Late

Included in Bankruptcy

Paid In Full

Other (Please Explain): _____

Consumer Signature: _____ Date: _____

Consumer Dispute Form – Important Information

- **ACCURATE INFORMATION CANNOT BE CHANGED OR REMOVED.** If we determine that the information on your credit report is accurate; we cannot change or remove that information. We will notify you by mail whether information is changed or not.
- **A COMPLETED CONSUMER DISPUTE FORM IS REQUIRED.** If we do not receive a completed Consumer Dispute Form from you, we will be unable to investigate your dispute. A completed form requires the following information; your full name, address, social security number, account number, description of the disputed item, any supporting documentation and a signature and date. Supporting documentation should include the page from your consumer credit report that shows the disputed item. If any of this information is missing, the dispute will be considered incomplete and you will be contacted within five (5) days to provide the missing information.
- **HOW LONG WILL IT TAKE TO RESEARCH THE DISPUTE?** Under Section 611(a)(1) of the Fair Credit Reporting Act, we have thirty (30) days from the date we receive your Consumer Dispute Form to research the dispute and notify you of the results.
- **WHEN WILL MY CREDIT REPORT BE CORRECTED?** If it is determined that the dispute is valid, we will electronically update the four (4) Consumer Reporting Agencies that we report to within the thirty (30) day time period, as well as notify you by mail.
- **WHAT TYPE OF INFORMATION CAN BE DISPUTED?** You can submit a direct dispute to have First Federal of Northern Michigan investigate suspected identity theft or fraud, whether there is joint or individual liability on an account, the terms of a credit account or debt, principal balance, scheduled payment amount, payment history, amount and dates of payments made, or the date an account was opened or closed.
- **WHAT INFORMATION CAN YOU CHANGE?** We can only change information that is directly related to a specific account that is being reported by First Federal of Northern Michigan. This includes account numbers, past due information, account history information, type of account and reporting status. We cannot change or provide the identity of past or present employers, information derived from public records (unless it is directly related to an account with us), information related to fraud alerts or active duty alerts or information provided by another creditor or furnisher.
- **HOW DO I CONTACT THE CONSUMER REPORTING AGENCIES?** Below is a list of the Consumer Reporting Agencies to whom First Federal of Northern Michigan reports.

Trans Union	Experian	Equifax	Innovis
PO Box 34012	PO Box 2104	PO Box 674422	Attn: Consumer Assistance
Fullerton, CA 92834	Allen, TX 75013	Houston, TX 77267	PO Box 1689
1-800-916-8800	1-800-567-5470	1-800-759-5979	Pittsburgh, PA 15230-1689
			1-800-540-2505