

HOW TO GET OUT OF CHEX SYSTEMS

(Always remember: I am not a lawyer, and nothing contained within any of my credit repair kits should be considered legal advice or be taken as such. I offer educational opinions from my experiences and knowledge base. If you require legal advice or are being sued please contact a lawyer.)

1) Visit www.chexsystems.com request a copy of your ChexSystems report. ChexSystems contact information:

ChexSystems Consumer Relations
7805 Hudson Road
Suite 100
Woodbury, MN 55125
Phone: (800) 513-7125
Fax: (602) 659-2197

2) Type up the letter templates that come with this kit.

Once you have typed up the letters you will send them out certified mail. You MUST send certified mail so you have the date ChexSystems got your dispute. ChexSystem is also governed by the Fair Credit Reporting Act and ChexSystems has 30 days to respond to your dispute. By law, they must investigate disputes and respond within 30 days. If they fail to respond or fail to verify disputed information all disputed information MUST be deleted. This is the law and YOUR right. IF they do verify your disputed information send LETTER #2. If they fail to respond in 30 days send LETTER #3. Also send LETTER #4 to the original bank that reported you to ChexSystems.

PRINTING THE LETTERS: Open each letter in a word processing software like Microsoft Word or my personal favorite OpenOffice.org which is free: <http://www.openoffice.org>