



**Notice of Direct Dispute  
Credit Reporting Error  
First National Bank at Darlington**

**Purpose:**

To be used by a consumer to report a dispute relating to the accuracy of information submitted by The First National Bank at Darlington (Bank) to a Credit Reporting Agency (CRA).

**All Disputed Account Identifying Information is Required Below:**

**Account Number:** \_\_\_\_\_

**Consumer Name(s):** \_\_\_\_\_  
\_\_\_\_\_

**Consumer Address:** \_\_\_\_\_  
\_\_\_\_\_

**Consumer Telephone Number:** \_\_\_\_\_

**Describe the specific information you are disputing and explain the basis for your dispute:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Supporting Documentation:**

Please attach all supporting documentation to substantiate the basis of your dispute. This may include, for example: a copy of the relevant portion of the consumer report that contains the allegedly inaccurate information; a police report but not required; a fraud or identity theft affidavit; a court order; or account statements.

**Submitting a Dispute:**

This Notice of Dispute form must be filled out in its entirety; Account Number(s) that is being Disputed, Name, Address, Telephone Number, Description, and any attachments must be submitted, either in person or by mail, to: First National Bank at Darlington, Attention: Loan Operations, 245 Main Street, P.O. Box 50, Darlington, WI 53530.

**Bank Response and Resolution:**

After receiving a proper direct dispute notice, Bank will: 1. Conduct a reasonable investigation with respect to the disputed information; 2. Review all relevant information provided by you the consumer with the dispute notice; 3. Complete its investigation of the dispute and report the results of the investigation to the consumer within 30 days; and 4. If the investigation finds that the information reported was inaccurate, promptly notify each CRA to which the Bank provided inaccurate information of that determination and provide to the CRA any correction to that information that is necessary to make the information provided by the Bank accurate.

Bank may require additional information to substantiate the basis of the dispute. Bank is not required to investigate a direct dispute if it has reasonably determined that the dispute is frivolous or irrelevant, as defined by the Fair and Accurate Credit Transactions Act (FACTA).