

Disputes of F&M Account Information in a Consumer Credit Report

In the event you do not agree with the information contained in a consumer credit report that is related to your F&M credit card account, you have a right to dispute the information with the consumer reporting agency or directly with F&M.

Direct Dispute Submission Requirements

In order for F&M to accept your dispute submission, the dispute notice must:

- Be received by mail at the following address:
Farmers & Merchants Bank of Long Beach
Attn: Bankcard Department
P.O BOX 2087,
Long Beach, CA 90801
- Contain sufficient information which enables F&M to identify the disputed account, such as an account number, your name, address and telephone number.
- Identify the specific information that is being disputed and an explanation of the basis for the dispute.
- Include supporting and substantiating documentation applicable to the dispute, for example:
 - o a copy of the relevant portion of the consumer report containing the allegedly inaccurate information
 - o a police report (if applicable)
 - o a fraud or identity theft affidavit (if applicable)
 - o a court order (if applicable)
 - o account statements

Notification by mail is made when a dispute notice fails to meet all requirements. A new, complete dispute notice must then be mailed for further consideration.