

Credit Report Dispute

To assist you in completing your credit report dispute, please read this page in its entirety before proceeding.

BlackRidgeBANK reports credit information as of the third weekend of the month. We report to the following four credit reporting agencies, who may take up to three weeks to update their records from the monthly data: Equifax, Experian, TransUnion, and Innovis.

One free copy of your credit report is available to you each year at www.annualcreditreport.com or by calling 1-877-322-8228.

The Credit Report Dispute form, available below, can be used to dispute BlackRidgeBANK provided information that appears, or you feel should appear, on your credit report. A copy of your credit report may assist you in completing this dispute.

Once you have printed and completed the Credit Report Dispute form and attached all supporting documentation that substantiate the basis of the dispute, for example; copies of the relevant portion of the credit report showing the item being disputed, a police report, a fraud or identity theft affidavit, a court order or account statements. When completed, deliver this information to us in person or by mail. Please do not send this information via email.

If you want to speak to a bank representative, please contact the bank at:

**BlackRidgeBANK
4040 42nd Street SW, Suite O
Fargo, ND 58104
Ph #1-701-364-9050
Telephone hours are Monday through Friday 9:00 a.m. to 5:00 p.m.**