

Credit Report Dispute Instructions

BlackRidgeBANK is dedicated to reporting accurate account information to consumers and other creditors. If you feel a change is necessary in the information that we have provided to a Credit Reporting Agency, the Fair Credit Reporting Act (FCRA) affords you the right to dispute this information.

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 four following 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 can be used to dispute information provided by BlackRidgeBANK 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, attach all supporting documentation that substantiates the basis of the dispute. Examples would be 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 have obtained the Credit Report Dispute form via our bank website please also print and/or review the 'Summary of Your Rights under FCRA' link on our website.

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

BlackRidgeBANK
4040 42nd Street, Suite O
Fargo, ND 58104
1-701-364-9050

Telephone hours are Monday through Friday 8:00 a.m. to 5:00 p.m.