



How to Navigate Credit Disputes.

At Bank OZK, we know keeping a pulse on your credit is key to monitoring your financial health. If you recently noticed inaccurate information reported on your loan, refer to the following to see how you can dispute it.

◇ What information can be disputed?

If you submit a written dispute regarding information we have reported to a credit bureau, Bank OZK will investigate and respond so long as it relates to:

- › Any liability for a credit account or other debt, such as direct disputes relating to identity theft or fraud. This applies regardless of whether the liability is individual or shared, or if you're an authorized user of the credit account.
- › The terms of a credit account or other debt, such as the type of account, principal balance, scheduled payment amount, or the amount of the credit limit on an open-end account.
- › The performance or conduct concerning an account or other relationship with our bank, such as current payment status, high balance, the posted date and/or amount of a payment, or the date an account was opened or closed.
- › Any other information filed in a consumer credit report regarding an account or other relationship with our bank that bears on your creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

◇ Where do I send my dispute?

For our team to start investigating a direct dispute, please submit a written notice as soon as possible to this address:

Bank OZK
Attn: Loan Administration
P.O. Box 196
Ozark, AR 72949

◇ What should my dispute say?

Your written dispute notice must include the following:

- › Sufficient information on the account or other relationship that's in dispute so we can identify it, such as an account number and your name, address, and telephone number, if applicable.
- › The specific information that you're disputing and an explanation of the basis for the dispute.
- › Any supporting documentation or additional information to support the dispute's claims. This could include a copy of the consumer credit report that contains the allegedly inaccurate information, a police report, a fraud or identity theft affidavit, a court order, or account statements.

◇ What happens next?

After our team receives a completed written dispute notice, including the necessary information specified above, we will thoroughly investigate and respond via mail in most cases within **30 calendar days**.

Have questions?

We're here to help!

If you have any questions about credit reporting disputes, please connect with our Customer Care Center at **1.800.274.4482** for further assistance.