

Credit Reporting Violations Alleged Against Weokie Federal Credit Union

Gray v. Weokie Federal Credit Union et al.
U.S.D.C., S.D. Cal., Case No. 3:24-cv-01973-W-AHG

SAN DIEGO, CA, UNITED STATES, November 19, 2024 /EINPresswire.com/ -- On October 23, 2024, Swigart Law Group, APC, a consumer rights firm based in San Diego, California, filed a federal lawsuit seeking monetary damages on behalf of Robert Gray against Weokie Federal Credit Union, Equifax Information Services, LLC, Experian Information Solutions Inc., and Trans Union, LLC alleging violations of the Fair Credit Reporting Act ("FCRA") and the California Consumer Credit Reporting Agencies Act ("CCRAA").

In January 2020, Mr. Gray obtained a Chapter 7 Bankruptcy Discharge, which included several accounts he held at Weokie Federal Credit Union ("Weokie"). This discharge relieved Mr. Gray of all legal and financial responsibility for these accounts, which should have been closed, showing a \$0 balance, and reflected a status of discharged in bankruptcy.

However, in January 2024, Mr. Gray requested his credit reports from Equifax, Experian, and Trans Union and was distressed to find that Weokie was inaccurately furnishing information on the discharged accounts, reporting them as overdue and with an outstanding balance.

Aware of the inaccuracies, Mr. Gray sent formal dispute letters to the credit reporting agencies, explaining that the reports were incorrect and requesting removal of the erroneous information from his credit report. Despite clear communication and ample supporting evidence, Weokie and the credit reporting agencies continue to verify these inaccuracies. Weokie improperly maintains that Mr. Gray is liable for these accounts and refuses to correct the erroneous reporting.

Despite Mr. Gray's efforts, Weokie continues to assert that the reported information is accurate and furnishes derogatory information related to the disputed tradelines every 30 days. Due to this ongoing misrepresentation of his financial standing, Mr. Gray has been forced to bring this action to resolve these issues, as the inaccurate reporting obstructs his ability to secure the credit opportunities essential for rebuilding a stable financial future post-bankruptcy.

[See a copy of the Swigart Law Group complaint here.](#)

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