



CHECK YOUR CREDIT

Fixing Errors in Your Credit Report

If you found inaccurate information after using the “Understanding Your Credit Report” handout to review your credit reports, it is up to you to dispute the errors. Inaccurate information can affect your ability to obtain an affordable loan or insurance policy, rent a house or apartment, or even gain employment. In some instances, inaccurate information can signal identity theft. Take the following steps to dispute inaccurate information.

Identifying Errors

Check your credit report thoroughly. Errors may include accounts that are not yours, missing account information, incorrect balances, incorrect dates, incorrect personal information, incorrect late payments, incorrect credit limits, and more. Public record information, such as criminal activity, bankruptcies, and civil suits, cannot be disputed if it is accurate.

Contact the Credit Bureau that Provided the Report

You cannot dispute inaccurate information through www.annualcreditreport.com where you requested the report. You must open a dispute with the credit bureau that provided the report – Equifax, Experian, or TransUnion. The credit report should contain basic information about how to open a dispute. You may submit disputes over the phone, through the mail, or online.

	Equifax	Experian	TransUnion
	1-800-685-1111	1-888-397-3742	1-800-493-2392
	Equifax PO Box 740256 Atlanta, GA 30374-0256	Experian PO Box 4500 Allen, TX 75013	TransUnion PO Box 2000 Chester, PA 19022-2000
	https://www.equifax.com/personal/credit-report-services/credit-dispute/	https://www.experian.com/disputes/main.html	https://www.transunion.com/credit-disputes/dispute-your-credit

Contact the Creditor Directly about the Dispute

Contact the company associated with the incorrect information. For example, if you believe your credit report contains inaccurate information regarding a credit card, contact the credit card company. The credit report should contain contact information for each creditor.



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Dispute Information and Documentation

When you initiate a dispute, keeping records is important. Disputes through mail can be easier to maintain a paper trail. Send letters via certified mail with received receipts. Consider using a notebook to keep a record of all conversations. Be specific. List each disputed account and the reason for the dispute. Include copies and keep originals of all documentation and emails/letters.

Dispute Process

The Credit Bureau will send a letter confirming your dispute was received. The letter will state that the creditor in question will have up to thirty days to respond to this dispute. Occasionally, this may be extended to 45 days. The outcome may depend on the quality of your documentation and your persistence. When the investigation is complete, the credit bureau must give you the results in writing and provide another free credit report, which does not count as your free annual credit report.

If a correction is made, the other two credit bureaus will be notified. You may also request that the credit bureau send notices of corrections to anyone who received your report in the past six months or past two years for employment purposes.

If the investigation does not result in changes to your credit report, you may request that a statement regarding the dispute be included in your future credit reports. You may also ask the credit bureau to provide your statement to anyone who received a copy of your report in the recent past, but they may charge for this service.

Identity Theft

If you suspect the error on your report is due to identity theft, you will need to file the dispute to correct it and submit a claim through <https://www.identitytheft.gov>.

You may also want to consider credit freezes or fraud alerts. More information is available online at <https://www.consumer.ftc.gov/articles/what-know-about-credit-freezes-and-fraud-alerts>.

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This publication is designed to provide educational information on credit reports. If legal advice is required, the services of a competent professional should be sought. Consumers can find tips on choosing a financial advisor at <https://personal-finance.extension.org/investing-unit-10-choosing-financial-professionals/>.

Sources: "Fix Errors on Your Credit Report" from Extension—University of Wisconsin-Madison, written by Peggy Olive.

Building a Credit Score from Housing and Credit Counseling, Inc., Topeka, Kansas, 785-234-0217 or 800-383-0217

Know Your Credit written by Valeria Edwards, former Johnson County Extension Agent, Johnson County/Research and Extension

Federal Reserve System: Consumer Information: Credit Reports and Credit Scores

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