



# Disputing errors on your credit reports

If you find mistakes on your credit reports, you should dispute them. Here's how you can dispute errors you find.

Errors can appear on one or more of your credit reports due to an error in the information provided about you or as the result of fraud or identity theft.

If you find errors on your credit reports, you should dispute them with the credit reporting company (most often Equifax, Experian, or TransUnion) and the furnisher of the information.

## GETTING READY TO DISPUTE

Review the mistakes you identified in the "Reviewing your credit reports" tool. Then gather any documents you have that support your dispute.

This can include things like:

- Your credit report with the mistake circled or highlighted
- Copies of anything that proves there is an error—for example, if your report incorrectly shows that you're late paying a credit card, make copies of bills or cleared checks (or money order stubs) that show you've paid on time
- Copies of your Social Security card, birth certificate, or other personal identity information, if you're disputing a mistake related to that information

If you suspect that the error on your report is a result of identity theft, visit [identitytheft.gov](https://www.identitytheft.gov). See Module 9: Protecting your Money for more information about identity theft and steps to take if you are a victim, including filing a fraud alert or security freeze.

## SUBMITTING THE DISPUTE

You can submit a dispute to the credit reporting company by phone, by mail, or online. **Explain the error and what you want changed.** Clearly identify each mistake separately, state the facts, explain why you are disputing the information, and request that it be removed or corrected.

Some of the credit reporting companies provide a dispute form you can use. You'll also want to send a letter explaining the mistake(s)—there's a letter template you can use on the next page.

Make sure you also include copies of all of your supporting documentation. Keep your originals.

You can also choose to send a copy of the dispute to the business or individual that provided the incorrect information (furnisher). You can usually find that address on your credit report.

If you're mailing the dispute information, it's a good idea to use certified mail with a return receipt requested, if that's available to you. That way, the post office will send a postcard telling you when your dispute letter was delivered.

## **WAITING FOR MISTAKES TO GET FIXED**

The credit reporting company generally has 30 calendar days (45 days in some cases) to investigate your dispute. They have five business days to notify you of the results once the investigation is complete.

If the error is fixed, you'll receive a copy of your updated credit report, which doesn't count as your free annual report.

If, as a result of your dispute, a furnisher determines they sent the wrong information to a credit reporting company, they must send the correction to various credit reporting companies to which they had provided the incorrect information.

## **IF YOU DISAGREE WITH THE RESULTS**

You can send the credit reporting company a letter stating you don't agree with the outcome. The credit reporting company has to clearly note that the information has been disputed and provide your explanation on any future reports.

You can also submit a complaint with the Bureau at [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint). We'll forward it to the company and work to get you a response. See Module 9: Protecting your Money for more information on how to submit a complaint.

You may also want to seek assistance from a lawyer. Learn more at [consumerfinance.gov/askcfpb/1549](http://consumerfinance.gov/askcfpb/1549).

## **Ways to contact the credit reporting companies**

	<b>EQUIFAX</b>	<b>EXPERIAN</b>	<b>TRANSUNION</b>
Online	<a href="http://equifax.com/personal/disputes">equifax.com/personal/disputes</a>	<a href="http://experian.com/disputes">experian.com/disputes</a>	<a href="http://transunion.com/credit-freeze/place-credit-freeze">transunion.com/credit-freeze/place-credit-freeze</a>
Mail	Mail letter explaining mistakes and completed dispute form  <b>Dispute form:</b> <a href="http://equifax.com/cp/MailInDisclosureRequest.pdf">equifax.com/cp/MailInDisclosureRequest.pdf</a>	Mail letter explaining mistakes  <b>Dispute form:</b> None needed	Mail letter explaining mistakes and completed dispute form  <b>Dispute form:</b> <a href="http://transunion.com/docs/rev/personal/InvestigationRequest.pdf">transunion.com/docs/rev/personal/InvestigationRequest.pdf</a>
	<b>Mail to:</b> Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30348	<b>Mail to:</b> Experian P.O. Box 4500 Allen, TX 75013	<b>Mail to:</b> TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016
Phone	(800) 864-2978	(888) 397-3742	(800) 916-8800

# **I am writing to dispute information that appears on my consumer report.**

I am disputing the items on the following page. Please investigate the items I have described below, make necessary corrections and notify me when complete.

Thank you for your assistance. Sincerely,

Name

## **My information**

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Name and return address

Today's date

Credit reporting company name and address

Phone number

- - -

Date of birth (any format)

Report confirmation number, if available

I am disputing the following:

**My report includes accounts with a reported name that is different than mine.**

**I don't recognize the accounts in question.**

**The report shows I owed money to the company that I have already repaid.**

**The current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments on time.**

**I'm the victim of identity theft and I don't recognize one or more of the accounts on my report.**

**Other, see additional information.**

## **Additional information about the disputed item**

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Description including account numbers, dates, source of disputed information (like a company or bank), previous addresses related to the dispute

**I have attached a copy of my report with the issues in question circled.**

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