

If you find an error in your credit report, react immediately and follow these steps:

- Using certified or registered mail, send the credit-reporting agency a dispute letter detailing the information you think is inaccurate. Include copies (not originals) of documents that support your position and prove your identity. In addition to providing your complete name and address, your letter should clearly identify each item you dispute, state the facts, explain why you dispute the information and request deletion or correction.
- Credit-reporting agencies must investigate the disputed information within 30 days and provide you with a response within a reasonable amount of time (35 days is typical). If you do not receive a response by then, you can send another letter, referencing your first letter (consider also including a copy of the first letter).
- When the investigation is complete, the credit-reporting agency must give you the written results and a free copy of the revised report if a change has been made. However, be aware that if the creditor provides further documentation that the information reported was correct, the information may reappear on your credit report.
- If an investigation doesn't find an error, but you still believe your credit report is inaccurate, you can contact the creditor directly and try to resolve the problem.
- You also have a right to explain your side of the story on the credit report if the issue remains unresolved. This is called a consumer statement. To do this, you may write up to 100 words to explain the situation. The statement will be added to your report. However, you need to be cautious about adding too many consumer statements, as lenders may view this negatively.
- Positive information on your credit history will help your score and help lenders make an informed decision on whether or not to lend you money. If some of your positive credit history does not appear on one or more of your credit reports, you can request to have it added. Contact the three agencies with a request to add the positive information to your file, and they will verify it with your creditor.

- If you don't receive a response from the reporting agency after writing and phoning them several times, notify the Federal Trade Commission (FTC) and/or your state Attorney General's office in writing, sent by registered mail so you can prove you sent them the letter.

- **Equifax**

PO Box 740256, Atlanta, GA 30374

www.equifax.com

To order your report, call 1-800-685-1111

To report fraud, call 1-888-766-0008

- **Experian**

PO Box 9530, Allen, TX 75013

www.experian.com

To order your report, call 1-888-397-3742

To report fraud, call 1-888-397-3742

- **TransUnion**

PO Box 2000, Chester, PA 19022

www.transunion.com

To order your report, call 1-877-322-8228

To report fraud, call 1-800-680-7289