

Credit report dispute

This guide provides information and tools you can use if you believe that your credit report contains information that is inaccurate or incomplete, and you would like to submit a dispute of that information to the credit reporting company.

It is important to dispute inaccurate information with both the credit reporting company that created the report and the company that first reported the inaccurate information, often called the furnishing company. While this packet provides information about disputing inaccurate information with a credit reporting company, you can find information about disputing inaccurate information with a furnishing company at files.consumerfinance.gov/f/documents/092016_cfpb_FurnisherSampleLetter.pdf.

Background

You can contact the nationwide credit reporting companies online, by mail, or by phone. When disputing, refer to your credit report so that you can correctly and fully identify the information that you are disputing. Your report contains a consumer identification or report number that should be included with your dispute to allow the credit reporting company to identify you. There is no charge for submitting a dispute. Ensure the error has been removed by requesting confirmation from the consumer reporting company.

Online and phone disputes

EQUIFAX

Online: equifax.com/personal/credit-report-services/credit-dispute/

By phone: Phone number provided on credit report or (800) 864-2978

EXPERIAN

Online: experian.com/disputes/main.html

By phone: Phone number provided on credit report or (888) 397-3742

TRANSUNION

Online: transunion.com/personal-credit/credit-disputes-alerts-freezes.page

By phone: (800) 916-8800

Disputes by mail:

You can download each company's dispute form or use the [letter included in this guide](#), which provides the credit reporting company with enough information to identify you and the specific accounts or tradelines that you are disputing. To make it easier to identify the items that you are disputing, consider including a copy of your credit report with these items marked or circled. You may also wish to include copies of any supporting documentation, such as a statement from your lender, which demonstrates the incorrect information you are disputing.

How to use the template:

1. In the sample letter, fill in your personal information. Edit the information in [brackets] to address the specific inaccuracies that you are disputing. Note that requirements may vary by company, so it's always good to doublecheck with each company to ensure you are providing all of the information they require.
2. List each item on your report that you believe is inaccurate, the account number and the specific reason you feel the information is incorrect.
3. Print and mail the letter along with one copy of a government issued identification card, (such as a driver's license or state ID card, etc.), and one copy of a utility bill, bank or insurance statement, etc. You can find the address for the three nationwide credit reporting companies below:

EQUIFAX

Download the dispute form at files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingDisputeLetter.docx.

Mail the dispute form with your letter to:

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374

EXPERIAN

Download the dispute form at files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingDisputeLetter.docx.

Use the address provided on your credit report or mail your letter to:

Experian
P.O. Box 4500
Allen, TX 75013

TRANSUNION

Download the dispute form at files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingDisputeLetter.docx.

Mail the dispute form with your letter to:

TransUnion LLC
Consumer Dispute Center
P.O. Box 2000,
Chester, PA 19016

4. You may consider "return receipt requested," for proof that the credit reporting company received it. Keep a copy of the letter for your records. If you send any information with the letter, send copies and keep your originals.

Note that if your complaint involves identity theft, you may want to take additional steps. You can visit the FTC's website [identitytheft.gov](https://www.ftc.gov/identitytheft) to find out how to combat identity theft.

1 Identifying information

- Your full name
- Consumer report/id number
- Date of birth
- Your address
- Driver's license number (optional)
- Social security number (optional)
- Today's date

2 Company information

- Name of company
- Company Address

3 Disputed items

- Your account number
- Dates of disputed information
- Explanation of inaccuracy
- Company that provided the disputed information
- Type of disputed information

4 Enclosures

- List any documents that are included

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Sue A. Jones
Account # 1234-56678
DOB 12-01-1984
1234 Main Street
Columbus, Ohio 43215

3/10/2016

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Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374

Dear Equifax:

I am writing to request an investigation of the following information that appears on my Equifax consumer report:

Dispute 1

- Account #: 1234-56789
- Dates associated with item being disputed: 12/01/2015
- Explanation of item being disputed: The account with Ficus Bank in question is showing as settled for less than full value, but I paid the full amount owed. Please update to show it as paid in full.

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Enclosures:

- Copy of credit report with report number # 1234-56678
- Last billing statement from Ficus Bank
- Payoff Statement from Ficus Bank.

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Thank you for your assistance.

Sincerely,
Sue A. Jones