

guide to disputing inaccuracies

>>> how to correct errors

If incorrect information appears on your credit report, you have the right under the Fair Credit Reporting Act to dispute the information.

WHAT TO DO: You should begin the dispute process by contacting the creditor responsible for the inaccuracy. You can find the contact information for each of your creditors at the end of your credit report.

To dispute inaccurate information directly with the credit bureaus, you must explain the inaccuracies in writing. Include copies of documents that support your position. You can also include a copy of your credit report, and mark the items in question.

In your letter, be sure to include:

- Your full name
- Your complete mailing address
- Your date of birth
- Your Social Security Number
- The name and account number of the creditor and item in question
- The reason for your disagreement with the disputed item—be specific
- Your signature

Send your letter to the three national credit bureaus:

Equifax	Experian	TransUnion
P.O. Box 740241	www.experian.com/rs/ff2.html	P.O. Box 1000
Atlanta, GA 30374-0241		Chester, PA 19022

SPECIAL TIP: Send your letter via certified mail and save the receipt. Save copies of your dispute letter and all enclosures. This information should be filed away to document your communication with your creditors and the credit bureaus.

PLEASE NOTE: This letter doesn't guarantee that the changes you request will be made—it just insures that the credit bureaus will reinvestigate your credit report. If changes are made, you will be contacted by the bureaus within 30 days.

>>> sample dispute letter

Date

Complaint Department
Name of Credit Bureau (Equifax, Experian, Trans Union)
Address
City, State, Zip Code

To Whom It May Concern:

I recently received a copy of my (name of Credit Bureau) credit report and identified several inaccuracies. The following is a list of items that I am disputing:

(Examples of common inaccuracies appears below.)

- **Example of a payment inaccuracy:**
The credit report lists ABC BANK ACCOUNT #1234 account as having a late payment for May 1999. Enclosed is a copy of my billing statement showing payment was received by the due date.
- **Example of an account inaccuracy:**
The credit report lists ABC BANK ACCOUNT #1234 as open and current. This account was closed on July 1, 1999. Enclosed is a copy of a letter from ABC BANK confirming the closure of this account.
- **Example of a personal information inaccuracy:**
The credit report shows that I was born in 1950. I was born in 1951, as shown on the enclosed copy of my driver's license.

My personal information is provided below:

Full name
Complete mailing address
Date of Birth
Social Security Number

Please review the information provided, and correct the inaccuracies on my credit report as soon as possible.

Sincerely,

Signature

Enclosures: (List all documents you are enclosing)