



Resolving Credit Problems

Once you have your credit report from Equifax, Trans Union, or Experian (formerly TRW), there is a specific procedure for removing and correcting items, or adding your own statement.

Equifax Credit Profile telephone number is toll free 800-685-1111
 Experian Credit Profile telephone number is toll free 866-200-6020
 Trans Union Credit Profile telephone number is toll free 800-916-8800

Please have the following information on hand to complete your dispute:

- Your Equifax, Experian, or Trans Union file number
- Social Security Number
- Date of Birth
- Current Address
- Company Name of the disputed item (from your credit report)
- Account Number of the disputed item (from your credit report)
- Reason for your dispute (such as, it is not your account, you have paid the account, etc.)
- Any corrections to your personal information (address, phone number, etc.)

You should...	Call the credit bureau and clearly identify each disputed item, state the facts, and indicate why it should be deleted or corrected.
	Follow up in writing with copies (not originals) of documents backing your claim. It is helpful to include a copy of the report on which you've circled the disputed items.
	(Recommended) Use certified mail, and request a return receipt. Keep copies of everything.
The credit bureau must...	Investigate the items in question.
	Forward your dispute with all relevant data to the information provider (the company that provided the inaccurate information about you).
	This normally must be done within 30 days. (Frivolous claims can be rejected without investigation.)
The information provider must...	Investigate and review all relevant information provided by the credit bureau and report its findings to them.
	If the disputed information is found to be inaccurate, it must notify all nationwide credit bureaus so they can correct this information in your file.
The credit bureau must then...	Delete all disputed information from your file that cannot be verified.
	Correct all information that was found to be erroneous.
	Update data that was incomplete, such as the current status of the account.
	Delete items from your report that correctly belong to someone else.
You then have the following rights...	A written copy of the results, and if a correction was made, a free copy of your report from the bureau.
	Written notice if the bureau later adds the disputed item back onto your report based on proof from the information provider. The provider's name, address, and phone number must be indicated.
	Correction notices (upon your request) sent from the bureau to anyone who received your report in the past 6 months.
	A corrected report (upon your request) sent to any employer who received your report in the past 2 years to evaluate your application for a job.
	If you disagree with the findings, you may write a statement and ask that the credit bureau include it in all future reports.