

How to Access Your Credit Information and Correct Errors

Credit reports offer a summary of a consumer's credit history and are often used by lenders and others, such as insurers, potential landlords, and employers, when making financial decisions. It's important to check each of your credit reports once a year to make sure they don't contain any errors and to check for signs of identity theft. **Credit scores** are calculated from information in your credit report and are used to quickly evaluate a consumer's creditworthiness.

How Do I Access my Free Credit Reports?

- You have the right to one free credit report from each of the consumer reporting agencies (CRAs) every 12 months.
- The three major, nationwide CRAs—Equifax, Experian, and TransUnion—are required by law to maintain a single website where consumers can obtain their free yearly credit reports from each of these three companies.
 - Go to www.AnnualCreditReport.com;
 - Call 1-877-322-8228; or
 - Mail the following form
<https://www.annualcreditreport.com/manualRequestForm.action> to
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
- Smaller CRAs must also provide consumers with a free report once every 12 months. Examples of these bureaus include First Advantage SafeRent, which collects your rental payment history, and Chex Systems, which gathers checking account information.
 - Consumers can contact each of these smaller, or “specialty” CRAs directly. Please see Consumer Reports, “[Big Brother Is Watching](#)” for full information on how to contact many of these different bureaus and obtain your specialty reports.

How Do I Check My Report For Errors?

- Once you have your report, carefully check your personal information for accuracy.
- Check that all of the accounts and debts on your report are correctly listed in your name, and are accurate.
- Ensure that all bankruptcies, tax liens, or court judgments listed on the report are accurate. For example, if you have paid a tax lien, it should be noted in the report.

- Check for outdated information. Negative information typically should be removed after seven years. Bankruptcies should be removed after ten years.

How Do I Correct Errors on my Credit Report?

- File a dispute by mail with each of the CRAs that is reporting incorrect information about you. You may also file a complaint online or by phone, but you can easily document your dispute if you send it through the mail.
 - The Federal Trade Commission (FTC) has provided a sample letter that you can use as you write your own dispute letter: <https://www.consumer.ftc.gov/articles/0384-sample-letter-disputing-errors-your-credit-report>
- Equifax and TransUnion require you to submit a dispute form with your letter:
 - Equifax: <http://www.equifax.com/cp/MailInDisclosureRequest.pdf>
 - TransUnion: <http://www.transunion.com/docs/rev/personal/InvestigationRequest.pdf>
- Make sure to document and keep track of everything you send to the CRAs:
 - Mail your complaint “return receipt requested.”
 - Keep copies of everything you send to the CRAs and that they send you.
 - Only send copies. Hold onto your original documents.
- To contact the CRAs:

TransUnion Consumer Solutions

P.O. Box 2000

Chester, PA 19022-2000

Phone disputes: 800-916-8800

Online disputes: <http://www.transunion.com/personal-credit/credit-disputes/credit-disputes.page>

Experian

P.O. Box 4500

Allen, TX 75013

Phone disputes: The phone number is located on your credit report.

Online disputes: <http://www.experian.com/disputes/how-to-dispute.html>

Equifax Information Services LLC

P.O. Box 740256

Atlanta, GA 30374

Phone disputes: The phone number is located on your credit report.

Online disputes: <https://www.ai.equifax.com/CreditInvestigation/home.action>

- In addition to filing a complaint with the CRA, you may also file a complaint with the company that is sending the incorrect information to them. They are called “furnishers.” You also should do this through the mail.

- Note that you shouldn't just complain to the furnisher. Be sure to also file a complaint with the CRA. If you only file a dispute with the furnisher, you will have fewer legal protections.
- Do not use credit repair companies. They can be expensive, and you can correct errors on your credit report yourself for free. And some credit repair offers are outright scams that will do more harm than good.

To learn more about reading credit reports and correcting errors, please see Consumers Union's site, "[Your Credit Matters.](#)"

What About Identity Theft on my Credit Report?

- If you become the victim of identity theft or if sensitive information such as your Social Security number has been compromised, consider placing a fraud alert or security freeze on your file.
 - Fraud alerts let creditors know that you were a victim of identity theft, and you can re-file every 90 days. This will warn creditors to more carefully verify the identity of anyone opening an account in your name, including both you and a thief opening a credit account in your name. We recommend that you place 90-day fraud alerts, rather than an extended 7-year fraud alert on your credit file. You are entitled to free credit reports each time you file a fraud alert.
 - A security freeze obstructs new lenders from accessing your credit history, which makes it more difficult for them to open new credit accounts in your name.
 - Some consumers consider using a credit-monitoring service to alert them to potentially fraudulent activity on their credit reports. These services provide little or nothing that you cannot do for yourself at no fee, but may provide some consumers peace of mind.

Be warned that some states may charge fees for placing and lifting security freezes under certain circumstances. To learn more about security freezes, including any fees in your state charged for them, please see the "[Consumers Union's Guide to Security Freeze Protection.](#)"

How Can I Get my Credit Score?

- Credit scores are not included in the free yearly credit report. You usually have to purchase them, and when you do, you most likely will not be able to buy the score that is actually used by your lender. The score you purchase may not accurately tell you whether you'll qualify for a particular loan.
- When you apply for credit, ask your lender for your credit scores actually used in making the credit decision. They do not have to give it to you, but sometimes they will if you ask.

- If you use First National Bank of Omaha, Barclaycard US, Discover or Merrick Bank credit cards, you should be able to take advantage of FICO's "Open Access" program to get the credit scores they purchased to grant you a card and monitor how well you handle your account. Other cardholders, including Walmart credit card customers, may also be able to obtain FICO scores for no additional charges.
- Don't fall for "free" or \$1 credit score advertisements. You may end up signing up for a credit-monitoring program that charges monthly fees.

**Do you have complaints about credit reporting
or getting your credit score?**

Notify the Consumer Financial Protection Bureau (CFPB)
by filing a complaint at <http://www.consumerfinance.gov/complaint/>.

They will send your complaint directly to the CRA and
check on it until you hear back from them.