

How to Contact a Credit Bureau

There may be times why you may need to contact one — or all three — of the nation's major credit bureaus. There are three easy ways to do that:

1. **Through the Internet**
2. **By telephone (toll-free)**
3. **By regular mail**

Most businesses usually report to only one of the three major credit bureaus, so it's usually a good idea to contact all three with your requests. (If you're placing a freeze on your credit files after an identity theft incident, you only need to contact one bureau. That bureau is obligated to contact the other two.)

Here's the contact information for each — online, by phone and through regular mail:

1. TransUnion

Website: www.transunion.com (contact page:
<http://www.transunion.com/corporate/aboutUs/contactUs.page>)
Phone: 800-888-4213
Address: Customer Disclosure Center
TransUnion Consumer Relations
PO Box 2000
Chester, PA 19022

2. Experian

Website: www.experian.com (contact page:
http://www.experian.com/customer_service/mail.html)
Phone: 888-397-3742
Address: National Consumer Assistance Center (NCAC)
PO Box 9556
Allen TX 75013

3. Equifax

Website: www.equifax.com (contact page:
http://www.equifax.com/contact_us/en_us)
Phone: 800-685-1111
Address: PO Box 740256
Atlanta, GA 30374

Keep this contact information in an easy-to-find place. If and when you need to reach the credit bureaus, you'll have a quick reference sheet standing by.