

How to Dispute a Credit Report Error

About 80% of all credit reports can have errors, so you need to know how to dispute them if you find any on your credit report. If you discover an error, you'll need to contact the credit bureau that sent you the report — TransUnion, Experian or Equifax — by mail to let them know what you found. If the error is in credit reports from two or all three bureaus, you'll need to contact every bureau that issued an erroneous report. Here's how:

Gather information

1. The credit bureaus will need written proof, so gather information — both original documents and photocopies — to support your claim.
2. Make a copy of your credit report, and highlight the items you want corrected.

Contact the erroneous credit bureau(s) by certified mail

1. In a certified letter, explain clearly what the error is and why you believe the information is wrong. Include copies of your documentation to support your claim. **DO NOT SEND THE ORIGINAL DOCUMENTS.** You'll want to keep those safely stored in your files for your own record of the dispute.
2. In your letter, ask the credit bureau to remove or correct the information on your credit report.
3. Make sure to send separate letters to each of the incorrect bureaus.

Contact the creditor(s) involved

1. While the credit bureau(s) are reviewing your claim, contact your bank, money lender, credit card company and/or any other company that may have provided incorrect information to the credit bureau.
2. Send them copies of everything you sent the bureau(s), including a copy of your dispute letter.
3. Ask them to provide you with their documentation of the transaction(s) you're disputing, for your records.

REMEMBER: You can't change credit errors on your own. You need to involve the credit bureaus — no matter what.

Each bureau should respond to you within 30 days of receipt of your dispute letter.