



As a consumer, you are entitled to an error free credit history. Unfortunately, it's easier to find errors on your report than you might think. Identity theft is one reason for inaccurate information creeping onto your credit report, but common names or just a plain old mix up at the credit bureau could also land someone else's behavior on your report. By law, you can access a free copy of your credit report from each of the three bureaus ([Equifax](#), [TransUnion](#) and [Experian](#)) once per year. You should be proactively checking those reports to keep an eye out for any inaccurate information you may need to dispute.

If you found mistakes in your credit report, then you can use the templates below to dispute the information.

Step One: Gather Documents

Before you write to the credit bureaus, gather any documents that show evidence of your dispute. For example, if you've got payment records from a creditor or from your bank, you should attach those. You should be able to get these records online from your bank and from your creditor.

Of course, if the loan is not yours, you might not have any evidence to dispute it. In that case, your only enclosure should be a record that you've filed an identity theft case.

It is very important that you provide detailed information regarding your dispute, and provide copies (not originals) of the supporting evidence.

Step Two: Contact Credit Reporting Agencies

We recommend that you dispute information both online and in writing. You will need to dispute the incorrect information to every credit reporting agency ([TransUnion](#), [Experian](#) and [Equifax](#)) that has the incorrect information. You can dispute incorrect information using this template created by the Federal Trade Commission.

Please note that the Federal Trade Commission Recommends contacting credit reporting agencies using Certified Mail, so you can verify that the letter arrived.

[Your Name]
[Your Address]
[Your City, State, Zip Code]

[Date]
Complaint Department
[Company Name]
[Street Address]
[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why].

I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate this [these]matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,

Your name

Enclosures: [List what you are enclosing.]

This is the contact information for the credit reporting agencies.

Equifax



Online:
www.ai.equifax.com/CreditInvestigation

By mail:
Equifax Information Services LLC
P.O. Box 740256 Atlanta, GA 30374

By phone:
Phone number provided on credit report or
(800) 864-2978

Experian



Online:
www.experian.com/disputes/main.htm

By mail:
Experian
P.O. Box 4000 Allen, TX 75013

By phone:
Phone number provided on credit report or
(888) 397-3742

TransUnion



Online:
www.transunion.com/personal-credit/credit-disputes-alerts-freezes.page

By mail:
TransUnion Consumer Solutions
P.O. Box 2000 Chester, PA 19022-2000

By phone:
(800) 916-8800

Step Three: Contact Banks or Collections Agents

If a banker or creditor submitted incorrect information to the credit reporting agencies, then you need to ask them to correct their records too. Most banks and lending institutions (such as credit card companies) will respond favorably towards a letter like the one you sent to the credit reporting agencies. Use that template in the previous step if you're not receiving harassing phone calls from collections agents.

Debt collection agencies can sometimes be trickier to deal with and more aggressive in their collection tactics. Below is a sample letter, created by the [Consumer Financial Protection Bureau](#), that you can send to a collection agency. The purpose of this letter is to make it clear that you do not owe this debt.

Please note that the Federal Trade Commission Recommends contacting collection agents and lending institutions using Certified Mail, so you can verify that the letter arrived.

[Your Name]

[Your return address]

[Date]

[Debt collector name]

[Debt collector address]

Re: [Account number for the debt, if you have it]

Dear [Debt collector name],

I am responding to your contact about collecting a debt. You contacted me by [phone/mail], on [date] and identified the debt as [any information they gave you about the debt]. I do not have any responsibility for the debt you're trying to collect.

If you have good reason to believe that I am responsible for this debt, mail me the documents that make you believe that. Stop all other communication with me and with this address, and record that I dispute having any obligation for this debt.

If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed.

Thank you for your cooperation.

Sincerely,

[Your name]

Step Four: Follow Up

In our guide to repairing your credit score, we give directions on how to follow up after you've contacted the credit reporting agencies and banks. Use this link to [learn more](#).