



Extension
UNIVERSITY OF WISCONSIN-MADISON



Sample Credit Report Dispute Letter

If you spot an error in your credit report, you need to contact both the credit bureau and your creditor in order to dispute the incorrect information. In your dispute letter to the creditor, you may want to enclose a copy of the relevant portion of your credit report and highlight the items in question.

The three major credit reporting bureaus each have a different process for disputing errors which may include filing a dispute online, by phone, or through mail. A bureau might also ask for additional proof of identity, address, or other documentation. When disputing an error through the mail, never mail in any original paperwork and keep copies of any documents you share. The sample letter below can be used for contacting a credit bureau.

To: Name of Credit Reporting Bureau (Equifax, Experian, or TransUnion)

From: Your full name including middle initial (and generation such as JR, SR, II, III)

Credit report file number Social Security number

Birthdate Your phone number

All addresses where you have lived during the past two years

Employer (if any)

Date: _____

This is a request for you to investigate the following items that appear on my credit report:

Company/Creditor's Name: _____

Account #: _____

This information is inaccurate because: (Check or list any that apply)

- This is not my account
- I have never paid late
- The following information is too old to be included in my report
- This account is closed
- I have paid this account in full
- This account is in bankruptcy
- I paid this before it went to collection or before it was charged off
- Other: _____

(Or list other errors that need correcting, such as personal information, address, employer, etc.)

I understand that you will reinvestigate these errors with the creditor reporting the information, and remove any information the creditor cannot verify. I look forward to hearing the results of your investigation within 30 days of receipt of this letter, along with a free corrected copy of my credit report. Thank you for your attention to this matter.

Sincerely, _____ Your Signature

Credit Report Dispute Mailing Addresses:

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374

Experian
P.O. Box 4500
Allen, TX 75013

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

By law, the credit bureau's must respond to your dispute within 30-45 days, depending on the type of error. If you have concerns, you can submit a complaint about problems with credit reporting bureaus through the Consumer Financial Protection Bureau: www.consumerfinance.gov or call: 855-411-2372. Visit the **Check Your Free Credit Report Campaign's** website at <http://fyj.uwex.edu/creditreport>