

# Credit report review checklist

Once you get your credit report, you will want to review it carefully. Ordering it is not enough—you have to read it. Credit reports may have mistakes. And if there are mistakes, you are the only one who is likely to find them.

Use the following worksheet to review each section of your credit report. Do this for each credit report you get throughout the year. Then, keep the completed checklist with your credit report.

Your credit report contains a lot of personal and financial information. Be sure to keep any hard copies of your credit reports in a safe and secure place. If you do not want to hang on to your credit reports, be sure to shred them before getting rid of them.

## Credit report review checklist

Today's date:  Name of credit reporting agency:

- |   |     |    |
|---|-----|----|
| 1. Is your name correct?  | YES | NO |
| 2. Is your Social Security number correct?                                | YES | NO |
| 3. Is your current address correct? Is your current phone number correct? | YES | NO |
| 4. Are the previous addresses they have listed for you correct?           | YES | NO |
| 5. Is your marital status listed correctly?                               | YES | NO |
| 6. Is the employment history they have listed for you accurate?           | YES | NO |
| 7. Is everything listed in the personal information section correct?      | YES | NO |
| 8. Is there anything listed in the public record information?             | YES | NO |
| Is it correct?  | YES | NO |

*Highlight the information you think may not be correct.*

9. Are the accounts on the list still open? <i>Review each item under the credit account (trade account) section.</i>	YES	NO
10. Are all of the current balances correct?	YES	NO
11. Are accounts where you are an authorized user or joint owner listed?	YES	NO
12. Are zero balances recorded for debts discharged in bankruptcy? For debts paid in full?	YES	NO
13. Are you listed as a co-signer on a loan? Is this correct?	YES	NO
14. Are accounts that you closed listed as "closed by the consumer"?	YES	NO
15. Is negative information reported on each credit account correct? <i>Look for late payments and missed payments. Highlight those items you think are not correct.</i>	YES	NO
16. Are any accounts listed more than once? <i>Check to make sure the same account is not listed multiple times in the collections section.</i>	YES	NO
17. Is old negative information still being reported? <i>If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years.</i>	YES	NO
18. Do you suspect that you have been the victim of identity theft after reviewing your credit reports?	YES	NO

If you find something wrong with your credit report, you should dispute it. You may contact both the credit reporting company and the creditor or institution that provided the information. Explain what you think is wrong and why.

**To correct mistakes, it can help to contact both the credit reporting company and the source of the mistake.** You may file a dispute not only with the credit reporting company, but also directly with the source of the information, and include

the same supporting documentation. However, there are certain circumstances where creditors and furnishing institutions are not required to investigate.

You may file your dispute online at each credit reporting agency's website.

If you file a dispute by mail, your dispute letter should include: Your complete name, address, and telephone number; your report confirmation

number (if you have one); and the account number for any account you may be disputing.

In your letter, clearly identify each mistake, state the facts, explain why you are disputing the information, and request that it be removed or corrected. You may want to enclose a copy of the portion of your report that contains the disputed items and circle or highlight the disputed items. Include copies (not originals) of documents that support your position.

Send your letter of dispute to credit reporting companies by certified mail, return receipt requested, so that you will have a record that your letter was received. You can contact the nationwide credit reporting companies online, by mail, or by phone:

You can contact the primary nationwide credit reporting agencies online, by mail, or by phone:

## Equifax

### Online

[ai.equifax.com/CreditInvestigation/home.action](https://ai.equifax.com/CreditInvestigation/home.action)

### By mail

Download and complete the dispute form: [equifax.com/cp/MailInDisclosureRequest.pdf](https://equifax.com/cp/MailInDisclosureRequest.pdf). Mail the dispute form with your letter to:

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

[experian.com/disputes/main.html](https://experian.com/disputes/main.html)

### By mail

Use the address provided on your credit report or mail your letter to:

Experian  
P.O. Box 4000  
Allen, TX 75013

### By phone

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

## TransUnion

### Online

[transunion.com/credit-disputes/dispute-your-credit](https://transunion.com/credit-disputes/dispute-your-credit)

### By mail

Download and complete the dispute form: [transunion.com/docs/rev/personal/InvestigationRequest.pdf](https://transunion.com/docs/rev/personal/InvestigationRequest.pdf). Mail the dispute form with your letter to:

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

### By phone

(800) 916-8800

*\* Keep copies of your dispute letter and enclosures.*



If you suspect that the error on your report is a result of identity theft, visit the Federal Trade Commission's [IdentityTheft.gov](https://www.ftc.gov/identitytheft) website for information about identity theft and steps to take if you have been victimized. This will include filing a fraud alert and possibly filing a security freeze.

If the error is with a specific account, you can also choose to start the process by contacting the creditor or the debt collector to resolve the dispute.

Whether you file your dispute directly with the creditor (information furnisher) or the credit reporting agency, they generally have 30 - 45 days

to investigate your claim and 5 days to send you written notice once their investigation is over.

If the dispute results in a business changing the information it reported about you, the business must notify the credit reporting agencies. And vice versa, if you filed your dispute with a credit reporting agency, it must fix your file and notify the creditor of the error.

You can also submit a complaint to the Consumer Financial Protection Bureau at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) or by calling 855-411-2372.

## Steps to filing a dispute checklist

### Steps to filing a dispute

- 1. Write a letter to the credit bureau that sent you the report.
- 2. Provide the account number for the item you feel is not accurate.
- 3. For each item, explain concisely why you believe it is not accurate.
- 4. If you can, include copies of bills or cleared checks (money order stubs) that show you have paid them on time.
- 5. Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.
- 6. Make a copy of your letter before you send it to the credit bureau.
- 7. Send the letter. You may choose to use Certified Mail with Return Receipt to have proof of when the letter was received. The consumer reporting agency or the creditor generally has 30-45 days to investigate your claim.

## Example letter

You can use this example dispute letter from the Federal Trade Commission to a credit reporting agency as a guide for writing your own letter.

Be sure to keep copies of everything you send to the credit reporting agencies, including the dates you sent the items.

[Your name]  
[Your return address]

[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]  
[Phone number]

Enclosures:  
[List what you are enclosing.]

This checklist is a tool included in the Your Money, Your Goals toolkit. The CFPB has prepared this material as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

This Tool may ask you to provide sensitive personal and financial information. The CFPB does not collect any information from you or the organization using this Tool. The CFPB is not responsible and has no control over how others may use the information that you provide to them about your personal or financial situation. The CFPB recommends that you do not include names or account numbers and that users follow their organization's policies regarding retention, storage, and disposal of documents that contain personal information.