



## Checklist to fix credit report mistakes

A 2004 study by the U.S. PIRG found that one in four adults have serious errors on their credit reports. Not small errors either. The Fair Credit Reporting Act requires credit-reporting agencies to fix these mistakes, but it will take some work on your part. Use this worksheet to assist you.

### Checklist

- Order a free copy of your credit report from each of the three reporting agencies in one of three ways:
  - <http://www.annualcreditreport.com>
  - Call toll-free 877-322-8228
  - Complete the [form](#) on the back of the "Annual Credit Report Request" brochure, available from the [FTC](#), and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
  - If it's been more than 90 days since you requested your free report, you may have to buy one from each agency:
    - Experian ([www.experian.com](http://www.experian.com))
    - TransUnion ([www.transunion.com](http://www.transunion.com))
    - Equifax ([www.equifax.com](http://www.equifax.com))
  
- Tell the credit reporting agency about the error.
  - You can initiate an investigation online on the Web sites for all three credit reporting agencies.
  - If you use the online dispute feature on the credit-reporting agency Web site, follow that by sending a letter by certified mail with return receipt requested
  - Include in the letter:
    - Your name and address
    - List the incorrect information, explain why and request that it be removed
    - Include copies of your credit report with the erroneous item highlighted or circled
  - Each agency has a phone number listed for disputes; if you call, keep copious, detailed notes and follow the phone call with a letter.
  
- Tell the creditor about the mistake.
  - Send a letter to the creditor notifying them that you dispute the information that they have reported.
  - Explain what information is incorrect and ask them to stop reporting it.
  - Include copies of information that supports your case.