

Disputing errors on your report

Moderate · 45 min to do · Free, plus postage if you mail it

YOU'LL NEED

- ☐ A copy of the report with the error
- ☐ Documents that back you up: statements, payment confirmations, letters
- ☐ The report's confirmation number, if it has one
- ☐ A folder (paper or digital) for copies of everything you send and get back

DO IT LIKE THIS

- 1 **Know who has to fix it.** Both the credit bureau and the business that gave it the information (the furnisher, like your bank, landlord or card company) have to correct wrong or incomplete information, and they have to do it for free.
- 2 **Mark each error and gather proof.** Circle or highlight the item on your report and note the account number. Find documents that show it's wrong, like a bank statement showing the payment went through on time.
- 3 **Dispute with each bureau that shows the mistake.** All three take disputes online, by mail or by phone: Equifax (866) 349-5191, Experian (888) 397-3742, TransUnion (800) 916-8800. Writing it down gives you a record, and the FTC says to explain in writing and keep records of everything you send.
- 4 **Put it all in the letter: your full name, address and phone number; the report's confirmation number if there is one; each error with its account number; why it's wrong; that you want it corrected or removed; a copy of the report with the items circled; and copies, never originals, of your proof.** Mail addresses are on your report and on the FTC's dispute page.
- 5 **Send it certified mail with a return receipt, so you can prove it arrived.** Keep copies of everything.
- 6 **Dispute with the furnisher too.** Send a separate letter, in writing by certified mail, to the address on your report or the address the company gives for credit reporting disputes. If you can't find one, call and ask.
- 7 **Wait for the results.** The bureau has 30 days to investigate, and forwards your evidence to the furnisher, who must investigate and report back. Furnishers generally must respond within 30 days of getting your dispute.
- 8 **Check the outcome.** The bureau must give you the results in writing, and if anything changed, a free copy of your report. If the furnisher finds the information was wrong, it must tell all three bureaus. Pull your report again to make sure the fix shows up.

Watch out You don't have to pay anyone to dispute an error for you. Bureaus and furnishers must fix real mistakes for free. Be wary of companies that charge upfront to "repair" your credit. No one can legally remove accurate negative information.

DAD NOTE *Keep a folder. A dispute with a paper trail gets fixed. One without gets lost.*

Full lesson: aptkeys.com/money/credit-reports-and-scores/disputing-errors-on-your-report/

Checked October 2, 2026. Sources: Consumer Financial Protection Bureau; Federal Trade Commission.