

Credit Report Review Checklist

Check your credit report for free at www.annualcreditreport.com.

CHECKLIST ITEM	YES	NO
Is your name correct?		
Is your Social Security number correct?		
Is your current address and phone number correct?		
Are the previous addresses they have listed for you correct?		
Is your marital status listed correctly?		
Is the employment history they have listed for you accurate?		
Is everything listed in the personal information section correct?		
Is there anything listed in the public record information? Is it correct? Highlight the information you think may not be correct.		
Review each item under the credit account (trade account) section. Are the accounts on the list still open?		

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



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DISPUTING INCORRECT INFORMATION

If you find incorrect information on your credit report, you should dispute it. You may contact both the credit reporting company and the creditor or institution that provided the information. 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.

View sample dispute letters at <https://consumerfinance.gov> and click on Consumer Tools.

Equifax

Online: www.equifax.com

By Mail: Download and complete the dispute form at www.equifax.com and mail with your letter to:
Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374

By Phone: (800) 864-2978

Experian

Online: www.experian.com

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: (888) 397-3742

TransUnion

Online: www.transunion.com

By Mail: Download and complete the dispute form at www.transunion.com and mail with your letter to:
TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000

By Phone: (800) 916-8800



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