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How do I dispute an error on my credit report?

To dispute an error on your credit report, contact both the credit reporting company and the company that provided the information.

How to dispute an error on your credit report

1. Dispute the information with the credit reporting company

If you identify an error on your credit report, you should start by disputing that information with the [credit reporting company](https://www.consumerfinance.gov/askcfpb/1251) (cfpb.gov/askcfpb/1251) (Experian, Equifax, and/or Transunion). You should explain in writing what you think is wrong, why, and include copies of documents that support your dispute. You can also use our [instructions](https://files.consumerfinance.gov/f/documents/092016_cfpb__CreditReportingSampleLetter.pdf) (https://files.consumerfinance.gov/f/documents/092016_cfpb__CreditReportingSampleLetter.pdf) and [template letter](https://files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingDisputeLetter.docx) (https://files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingDisputeLetter.docx) as a guide.

If you mail a dispute, your dispute letter should include:

- Contact information for you including complete name, address, and telephone number
- Report confirmation number, if available
- Clearly identify each mistake, such as an account number for any account you may be disputing
- Explain why you are disputing the information
- Request that the information be removed or corrected
- Enclose a copy of the portion of your [credit report](https://www.consumerfinance.gov/askcfpb/309) (cfpb.gov/askcfpb/309) that contains the disputed items and circle or highlight the disputed items. You should include copies (not originals) of documents that support your position.

You may choose to send your letter of dispute to credit reporting companies by certified mail and ask for a return receipt, 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:

Equifax

Online: www.equifax.com/personal/credit-report-services/credit-dispute/ (https://www.equifax.com/personal/credit-report-services/credit-dispute/)

By mail: [Download the dispute form](https://assets.equifax.com/assets/personal/Dispute.pdf) (https://assets.equifax.com/assets/personal/Dispute.pdf)

Mail the dispute form with your letter to:

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30348

By phone: Phone number provided on credit report or (866) 349-5191

Experian

Online: www.experian.com/disputes/main.html (http://www.experian.com/disputes/main.html)

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

Experian
P.O. Box 4500
Allen, TX 75013

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

TransUnion

Online: <https://dispute.transunion.com> (https://dispute.transunion.com)

By mail: [Download the dispute form](http://www.transunion.com/docs/rev/personal/InvestigationRequest.pdf) (http://www.transunion.com/docs/rev/personal/InvestigationRequest.pdf)

Mail the dispute form with your letter to:

TransUnion LLC
Consumer Dispute Center
P.O. Box 2000
Chester, PA 19016

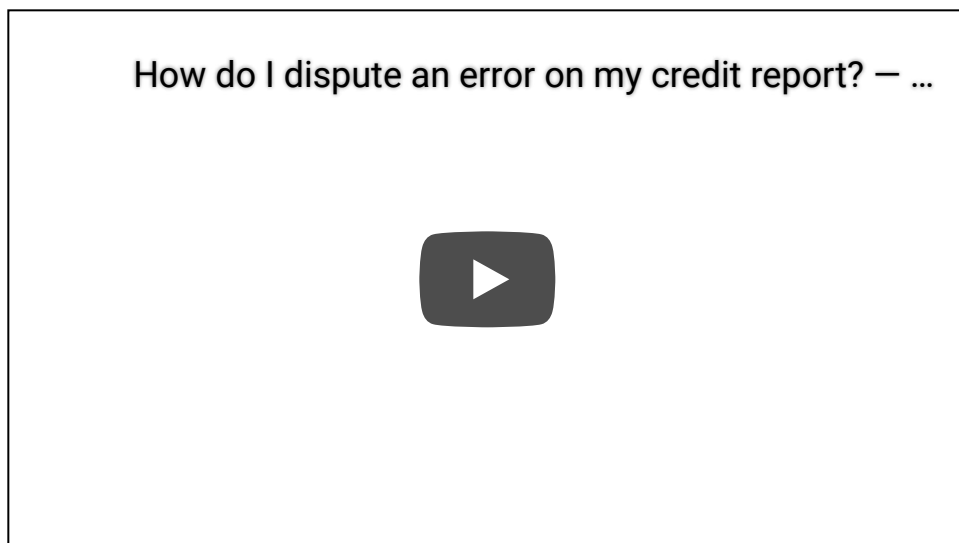
By phone: (800) 916-8800

Keep copies of your dispute letter and enclosures.

2. Dispute the information with the company who provided the information (also known as the furnisher)

If you would like to submit a dispute regarding the information a company provided to the credit reporting company (called a furnisher), use our [instructions](https://files.consumerfinance.gov/f/documents/092016_cfpb_FurnisherSampleLetter.pdf) (https://files.consumerfinance.gov/f/documents/092016_cfpb_FurnisherSampleLetter.pdf), along with a [template letter](https://files.consumerfinance.gov/f/documents/092016_cfpb_FurnisherDisputeLetter.docx) (https://files.consumerfinance.gov/f/documents/092016_cfpb_FurnisherDisputeLetter.docx) as a guide. Examples of information furnishers are your bank, your apartment landlord, or your credit card company.

What happens after you dispute information on your credit report?



If the furnisher determines that the information is accurate and does not update or remove the information, you can request the credit reporting company to include a statement explaining the dispute in your credit file. This statement will be included in future reports and provided to whoever requests your credit report.

If the furnisher corrects your information after your dispute, it must notify all of

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[What are common credit report errors that I should look for on my credit report? \(cfpb.gov/askcfpb/313\)](https://cfpb.gov/askcfpb/313)

[What do I do if I think I have been a victim of identity theft? \(cfpb.gov/askcfpb/31\)](https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/)

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About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you \(cfpb.gov/about-us/the-bureau/\)](https://www.consumerfinance.gov/about-us/the-bureau/)

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