

# Dispute Bill Fair Debt Collection Act

## November 23, 2021

If you find mistakes on your credit reports, you should dispute them. Here's how you can dispute errors you find.

If you suspect that the error on your report is a result of identity theft

[Click Here Now](#)

See Module 9: Protecting your Money for more information about identity theft and steps to take if you are a victim, including filing a fraud alert or security freeze.

Errors can appear on one or more of your credit reports due to an error in the information provided about you or as the result of fraud or identity theft.

If you find errors on your credit reports, you should dispute them with the credit reporting company (most often Equifax, Experian, or TransUnion) and the furnisher of the information.

### GETTING READY TO DISPUTE

Review the mistakes you identified in the "Reviewing your credit reports" tool. Then gather any documents you have that support your dispute.

**This can include things like:**

- Your credit report with the mistake circled or highlighted
- Copies of anything that proves there is an error—for example, if your report incorrectly shows that you're late paying a credit card, make copies of bills or cleared checks (or money order stubs) that show you've paid on time
- Copies of your Social Security card, birth certificate, or other personal identity information, if you're disputing a mistake related to that information

### SUBMITTING THE DISPUTE

You can submit a dispute to the credit reporting company by phone, by mail, or online. **Explain the error and what you want changed.** Clearly identify each mistake separately, state the facts, explain why you are disputing the information, and request that it be removed or corrected.

Some of the credit reporting companies provide a dispute form you can use. You'll also want to send a letter explaining the mistake(s)—there's a letter template you can use on the next page.

Make sure you also include copies of all of your supporting documentation. Keep your originals.

You can also choose to send a copy of the dispute to the business or individual that provided the incorrect information (furnisher). You can usually find that address on your credit report.

If you're mailing the dispute information, it's a good idea to use certified mail with a return receipt requested, if that's available to you. That way, the post office will send a postcard telling you when your dispute letter was delivered.

### WAITING FOR MISTAKES TO GET FIXED

The credit reporting company generally has 30 calendar days (45 days in some cases) to investigate your dispute. They have five business days to notify you of the results once the investigation is complete.

If the error is fixed, you'll receive a copy of your updated credit report, which doesn't count as your free annual report.

If, as a result of your dispute, a furnisher determines they sent the wrong information to a credit reporting company, they must send the correction to various credit reporting companies to which they had provided the incorrect information.

### IF YOU DISAGREE WITH THE RESULTS

You can send the credit reporting company a letter stating you don't agree with the outcome. The credit reporting company has to clearly note that the information has been disputed and provide your explanation on any future reports.

You can also submit a complaint with the Bureau at [consumerattomeys.com](https://consumerattomeys.com). We'll forward it to the company and work to get you a response. See Module 9: Protecting your Money for more information on how to submit a complaint.

You may also want to seek assistance from a lawyer. Learn more at [consumerattomeys.com](https://consumerattomeys.com).

## WAYS TO CONTACT THE CREDIT REPORTING COMPANIES

ONLINE

[equifax.com/personal/disputes](https://equifax.com/personal/disputes)

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

[transunion.com/credit-freeze/place-credit-freeze](https://transunion.com/credit-freeze/place-credit-freeze)

MAIL

Mail letter explaining mistakes and completed dispute form

Mail letter explaining mistakes

Mail letter explaining mistakes and completed dispute form

**Dispute form:**  
[equifax.com/cp/MailInDisclosureRequest.pdf](https://equifax.com/cp/MailInDisclosureRequest.pdf)

**Dispute form:** None needed

**Dispute form:**  
[transunion.com/docs/rev/personal/InvestigationRequest.pdf](https://transunion.com/docs/rev/personal/InvestigationRequest.pdf)

**Mail to:**  
Equifax Information Services LLC P.O. Box 740256 Atlanta, GA

**Mail to:** Experian  
P.O. Box 4500 Allen, TX 75013

**Mail to:**  
TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016

(800) 864-2978

(888) 397-3742

(800) 916-8800

PHONE




## WRITING A DISPUTE

### I am writing to dispute information that appears on my consumer report.

I am disputing the items on the following page. Please investigate the items I have described below, make necessary corrections and notify me when complete.

Thank you for your assistance. Sincerely,

Name

## MY INFORMATION

Name and return address

Today's date

Credit reporting company name and address

Phone number

- -

Date of birth (any format)

Report confirmation number, if available

## I AM DISPUTING THE FOLLOWING:

My report includes accounts with a reported name that is different than mine.

I don't recognize the accounts in question.

The report shows I owed money to the company that I have already repaid.

The current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments on time.

I'm the victim of identity theft and I don't recognize one or more of the accounts on my report.

Other, see additional information.

## ADDITIONAL INFORMATION ABOUT THE DISPUTED ITEM

Description including account numbers, dates, source of disputed information (like a company or bank), previous addresses related to the dispute

**I have attached a copy of my report with the issues in question circled.**

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This tool is included in the Bureau of Consumer Financial Protection's Your Money, Your Goals: A financial empowerment toolkit. The Bureau 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 adviser, or otherwise qualified professional. The Bureau is not responsible for the advice or actions of the individuals or entities from which you received the Bureau educational materials. The Bureau's educational efforts are limited to the materials that the Bureau has prepared.

This tool may ask you to provide sensitive information. The Bureau does not collect this information and is not responsible for how your information may be used if you provide it to others. The Bureau recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.

This tool includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are

10 capitalization rules everyone should know Austin Garbage and Recycling Norfolk County, Ontario Registration for Household Hazardous Waste Depots is now OPEN! Norfolk County has a wide variety of services and programs to help our residents dispose of waste as efficiently and environmentally sound as possible. Information on these programs can be found on this site, or in the Collection Guide. Safe Waste Disposal Guidelines for Residents during COVID-19 Do NOT place used rubber gloves How do I make solitaire cards bigger in Windows 10? How to Get Classic Solitaire for Windows 10 Type solitaire into the Windows 10 search box near the Start button. Select Microsoft Solitaire Collection under Apps. Select Classic Solitaire Klondike, which is the first version listed. You can use the following steps to block such ads: Go to "Settings" and click on "System" Select Medical Bills Sent to Collections While Making Payments 2020-10-12 · The Consumer Financial Protection Bureau report points out that state laws or regulations may impact how quickly medical bills may be turned over to collections, stating, "assignment of unpaid medical bills to third-party debt collectors can even occur when the bills are only 60 or ... American Express US Customer Service & Help Center Browse Customer Service Topics in our Online Help Center or Watch How-To Videos and Get The Most Out Of Your American Express Card. Why is the object destructor paradigm in garbage collected Traffic Ticket Fines & Penalties in Oregon DMV.ORG Oregon Traffic Ticket Penalties. The DMV will suspend or revoke your driver's license for certain moving and non-moving offenses. OR Driver's License Suspension, Revocation, and Cancellation. License Suspension: This is a temporary loss of driving privileges. It may last a specific amount of time, until you meet reinstatement requirements, or both.