

## Dealing with Errors

### A mistake on your credit report can have serious consequences.

It can:

- Lower your credit score,
- Make it more difficult to get a loan or insurance, and
- Make it more difficult to buy a home or a car.

You have the right to find out about these mistakes and to have them corrected.

### How do I get the mistake corrected?

Circle the incorrect information on your credit report and make a copy. Then, write a letter to the credit bureau that:

- Gives your complete name and address, and
- Explains why the circled information is incorrect.

Include copies of documents that show why the information is wrong. If you are a victim of identity theft, also include a copy of your police report.

### Who do I send the letter to?

Make 3 copies of your letter and:

- Send one to the credit bureau by certified mail, return-receipt requested.
- Send another to the company that gave incorrect information to the credit bureau. (The credit bureau must give you their contact information.)
- Keep a copy of your letter and the other documents you sent.

### What will the credit bureau do?

They will forward your information to the company that provided the incorrect information, unless they believe your claim is not serious. Then, that company must investigate. If the company agrees there is a mistake, they must notify the credit bureau. If they cannot verify the information, they must delete it from your record. The process usually takes about 30 days.

### Will they send me a copy of my corrected credit report?

You have the right to get a copy of your corrected report and a copy of their investigation report, if there is one. You can also ask them to send corrected credit reports to anyone who received your report in the last 6 months (or anyone who got your report in the last 2 years, if you were applying for a job).

### What if the credit bureau does not agree there is a mistake?

Send another letter to the credit bureau and the company that provided the information. Include copies of documents that show why the information is wrong (again), and ask them to:

- Include your 100-word statement of the dispute in your file and in future reports, and
- Tell the company that provided the information that you dispute it. If you do this, your future credit reports will indicate that you have disputed this information.

## You have the right to:

### See what is in your credit report.

You have the legal right to 1 free credit report from each of the three bureaus, every year. If your credit report is incomplete, incorrect, or contains information that belongs to another person, the credit bureau must correct it.

You can order your report by mail, by phone, or online. To order by mail, use the enclosed form.

### Get free copies of your credit report.

A copy of your credit report must always be free if:

- You had adverse action taken against you because of information in your credit report,
- Your file contains inaccurate information because of fraud,
- You are on public assistance,
- You are unemployed but expect to apply for employment within 60 days, or
- You are the victim of identity theft and have placed a fraud alert in your file.

### Ask for your credit score.

Your credit score is usually a number between 620 and 850 calculated by the credit bureaus to represent your credit risk. You have the right to ask the credit bureaus for your credit score. But they may charge you for this information. If you are applying for a mortgage loan, your lender can give it to you for free.

### Make the credit bureau delete outdated negative information.

Credit bureaus must not generally report negative information that is more than 7 years old, or bankruptcies that are more than 10 years old.

### Limit how the credit bureaus use your information.

Credit bureaus may only provide information about you to people with a valid need, such as a creditor, insurer, landlord, or employers. They may only provide information about you to an employer or potential employer if you give your written permission to the employer. *Exception:* Written permission is usually not required in the trucking industry.

### Know who has received a copy of your credit report.

If someone denies you credit, insurance, rental housing, or employment because of information in your credit report, they must give you the name, address, and phone number of the credit bureau that provided the credit report. That credit bureau must give you a *free* copy of your credit report if you ask them within 60 days of the denial.

### Sue a credit bureau that does not follow the law.

If a credit bureau, or in some cases, a user of consumer reports, or a furnisher of information to a credit-reporting agency violates the FCRA, you may be able to sue in state or federal court.

### Ask your state Attorney General for help.

States may enforce the federal law that protects consumer privacy. And, many states have their own credit-reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For state-specific contact information, visit [www.consumeraction.gov/state.shtml](http://www.consumeraction.gov/state.shtml)

## Need more information?

Visit these web sites for more information about credit reports, identity theft and privacy rights.

- [www.ftc.gov/credit](http://www.ftc.gov/credit)
- [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
- [www.privacyrights.org](http://www.privacyrights.org)
- [www.idtheftcenter.org](http://www.idtheftcenter.org)
- [www.privacy.ca.gov](http://www.privacy.ca.gov)

Credit bureaus also have information on their web sites:

[www.experian.com](http://www.experian.com) – [www.equifax.com](http://www.equifax.com) – [www.transunion.com](http://www.transunion.com)

*Identity theft victims and active duty military personnel have other rights. Visit: [www.ftc.gov/credit](http://www.ftc.gov/credit).*

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This publication, Dealing with Errors, supplements the Privacy Rights Clearing/UCAN consumer guide, Privacy Protection and Credit Report [Toolkit](#).

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