

How to Fix a Mistake on my Credit Reports

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Common Credit Reporting Mistakes

- Paid off debts still reporting a balance.
- Someone else's information ended up on your report.
- Identity theft debts appear on your report.
- Incorrectly listing someone as deceased.
- Someone pulled your credit without permission.
- Incorrect account history, payment history, or balance.
- The same account was listed multiple times.

How to Correct Inaccurate Information on a Credit Report

1. **By Mail:**

- In most cases the best way to correct inaccurate information on a credit report is to send a written letter to each credit bureau that has inaccurate information on the report.
- In the letter, state the inaccurate information and explain why the information is incorrect. The letter should also include your identification information such as a recent utility bill, driver's license, and social security number (like a social security card or W-2).
- Also attach any documentation (evidence) that supports your position that the information on the report is inaccurate. It is helpful if you can circle or highlight the specific information on the report that needs to be corrected or removed.

Remember: Always keep a copy of everything you send to the credit bureau.

1. Over the Phone:

- You can also call the credit bureaus and inform them of the inaccurate information. This method is less desirable because you won't have a "paper trail" to record that you contacted the bureau to correct the information. However, it is helpful to record the date, time, and summary of your conversation with the credit bureau for yourself. Sometimes phone calls can also be helpful if you just want to "speed up" the correction process.

2. Online:

- If mailing letters is impossible, an online correction letter is a good alternative. This will be a fillable form that will ask for your information. Just be aware that the form fields on these can be more limited, which may make it more difficult to correct specific errors. If you have received copies of your credit reports online, the directions for online corrections will be provided while you are getting the online reports.

Remember: make sure you keep copies of your online credit report along with any letter or online form you completed to correct a credit reporting mistake.

Important: Send a copy of the letter with the corrected information and your credit report to the creditor or business that gave the wrong information. Ask them to stop reporting incorrect information about you.

What happens after I send in a correction?

Normally, when you report a mistake on your credit report, both the credit bureau and the company that provided the incorrect information have 30 days to

investigate and fix the error.

- If they correct the mistake, you can ask the credit reporting company to send a corrected report to everyone who received the incorrect report..
- If the credit reporting company will not remove an item or they do not agree that a mistake was made, you can send a statement of up to 100 words explaining why you still believe there is a mistake. This statement you provide must then be put on all future credit reports.

It is common for credit companies to perform poor investigations. However, if the credit companies do not follow the rules, you can:

1. Contact the Consumer Finance Protection Bureau (CFBP) on their [website](#), by phone (855-411-2373), or by mail at:

CFBP
P.O. Box 27170
Washington DC 20038

The CFPB requires a response from the company you are complaining about and posts your complaint and the company's response on their website. CFPB may also investigate and fine companies because of your complaint.

2. Defend your legal rights in court. Use our guided interview to find free or low-cost sources of legal help in your area, contact the Wisconsin Lawyer Referral and Information Service at (800) 362-9082, or use the [National Association of Consumer Advocates website](#) to find a consumer attorney near you.

[Credit Reports](#) [Credit Cards & Reports](#) [Money, Debt & Consumer Issues](#)

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