

What to Do With Your Credit Report and How to Fix Errors

Once you receive your credit report, go through each item **carefully** and make sure all of the information is **correct**.

WHAT INFORMATION DOES MY CREDIT REPORT CONTAIN?

Your credit report contains four types of information:

IDENTIFYING INFORMATION

- Full name
- Addresses from the past two years
- Social Security Number

ACCOUNT (OR CREDIT) HISTORY

- Payment history for accounts that have been open at any point during the past seven years, including:
 - Credit limit for each account
 - Whether you made any late payments
 - Monthly balances

PUBLIC RECORDS

- Bankruptcies may remain on your report up to 10 years after the filing date
- Court judgments or foreclosures

INQUIRIES

- How many times your credit report has been requested due to:
 - Your own inquiries (for example, AnnualCreditReport.com)
 - Credit card, mortgage, auto loan, or other credit applications
 - Promotional offers made by businesses

Potential errors include:

- Accounts that are not yours
- Incorrect labeling of payments as "late"
- Incorrect balances
- Incorrect account numbers
- Incorrect creditors/companies
- Incorrect dates of last activity or charge-offs
- Incorrect credit limits or high credit amounts
- Missing account information
- Incorrect personal information

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HOW CAN I CORRECT INACCURACIES ON MY CREDIT REPORT?

If you spot an error, contact **both** the **credit bureau** and the **creditor** **immediately** to dispute the incorrect information. More information is available at http://fyi.uwex.edu/creditreport/fixing_errors/

Each credit bureau has a different dispute process:

- Equifax – <https://www.ai.equifax.com/CreditInvestigation/>
- Experian - <http://www.experian.com/disputes/main.html>
- TransUnion - <http://www.transunion.com/personal-credit/credit-disputes/credit-disputes.page>

It may be best to make your dispute by mail because then you can start a “**paper trail**” and make copies of the documentation. Keep detailed records of all of your correspondence.

Visit the **Check Your Free Credit Report Campaign’s** website for more information at <http://fyi.uwex.edu/creditreport>

If you have additional questions, contact:

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