

Disputing Information on a Credit Report

Once you've found an error, you can file a dispute online. There's a link on the Equifax website to file a dispute, which takes you to the form that you must fill out. You can also call Equifax to initiate a dispute at 866-349-5191 or can mail in forms initiating a dispute to:

Equifax
P.O. Box 740256
Atlanta, GA 30374-0256

You will need to provide specific information to Equifax in order to dispute the error on your report, including your:

- Social security number
- First and last name
- Date of birth
- Current address
- Whether you've lived at your current address for at least two years
- Your email

You'll need to provide specific details about the information that you're disputing, such as indicating which account(s) don't belong on your credit report or what other information is inaccurate.

Provide supporting documents

In many cases, when you submit a dispute with Equifax, you'll need to provide evidence to the credit reporting agency that the information on your report is, in fact, inaccurate or incomplete. You can upload your supporting documents if you submit your dispute online or can mail them in.

Some of the documents that you may need to provide to Equifax include:

- A copy of your valid driver's license or birth certificate
- A copy of a utility bill
- A current bank statement that shows information about your account
- A letter from a lender showing an account error has been corrected

- Proof an account is on your report as a result of identity theft (such as a police report)
- Bankruptcy or court documents
- A cancelled check providing proof of payment

The more information you submit to support your assertions that the information on your credit report is not correct, the more likely it is your dispute will be a successful one.

Wait for a reply

Equifax is required to conduct an investigation when you submit a dispute online, via phone, or via mail. When you submit your information, you will choose how the credit reporting agency should get back to you.

As part of its investigation, Equifax may review more than just the information you provide about the dispute. The credit reporting agency may also contact the business that is reporting the disputed information to ask them to conduct their own investigation. When Equifax contacts a business that is potentially reporting an inaccuracy, the business will be expected to:

- Review the information that you provided to Equifax
- Verify that what they are reporting is accurate
- Provide a response to Equifax's request for information about the dispute, including whether they wish to make any changes to the information that is being reported to the credit bureau
- Update their internal systems

Within 30 days of the time that you have submitted your dispute, Equifax will contact you and let you know the results of your investigation. If it is determined that there was indeed inaccurate information on your credit report, it will correct the inaccuracy and update your credit report. In many cases, this update to your report can change your credit score.

Let your lenders know

If you were denied credit, offered a high interest rate because of the mistake, or otherwise faced adverse action because of mistakes on your credit report, you should let the lender or company you were trying to do business with know that your report has been corrected and that you likely have a new credit score.

With your updated report in hand, hopefully you'll be offered more favorable terms or be eligible to enter into financial transactions previously closed to you because of the inaccuracies on your credit report.

Check your credit reports with other agencies

When you correct an error on your Equifax report, this does not necessarily mean the error will be corrected on all of your credit reports. You have a credit report with other major agencies including TransUnion and Experian, each of which have their own processes of filing disputes.

You never know which report a lender is going to pull when the lender checks your credit, so correcting the error on just your Equifax report isn't sufficient. You also need to go through the TransUnion dispute process as well as the Experian dispute process to make certain that no inaccurate information on any of your credit reports is going to affect your financial situation.