



How to Request a Free Credit Report

A central website handles requests for credit reports for the three large nationwide credit reporting agencies.

www.annualcreditreport.com

You can also request a free copy of your credit report directly from one of the credit reporting agencies:

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-800-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

When requesting a credit report, you will have to provide some information to prove your identity, including your name, address, social security number, and date of birth. If you moved recently, you might need to provide your previous address. Recently, identity verification also involves random multiple-choice questions based off of your credit history that you should be the only one who can answer.

Sample Dispute Letter

[Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

Complaint Department

[Name of Company or Credit Reporting Agency]

[Address of Company or Credit Reporting Agency]

[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in **[my file/my credit report]**. I have circled the items I dispute on the attached copy of the credit report I received.

[Identify the item(s) you are disputing. You can copy them directly from your credit report.] These items are **[inaccurate/incomplete]** because **[describe what makes them inaccurate or incomplete]**. I am requesting that the item be removed **[or request another specific change]** to correct the information.

Enclosed are copies of **[list any supporting documentation you are including – be sure to only send copies]** supporting my position. Please investigate **[this matter/these matter(s)]** and **[delete/correct]** the disputed item(s) as soon as possible.

Sincerely,

[Your signature]

Enclosures: **[List what you are enclosing.]**

Send your letter certified, return receipt, and mark the date of receipt on a calendar. Credit reporting agencies have 30 days from the day they receive the letter to respond.