How Can I Correct Errors in my Credit Report?

The federal Fair Credit Reporting Act gives you important rights to dispute and seek correction of an inaccurate credit report.

What should I do when I find an error in my credit report?

Send the Credit Reporting Agency (CRA) a Request for Re-Investigation. If you mail your Request, sign it, send it certified mail, and keep a copy. If you submit your dispute online, print out a copy of the CRA’s confirmation.

On your Request, include your full name and address, prior addresses (within 2 years), birth date, phone, soc, current employer, and a complete description of the matter you dispute. Explain why you dispute the item, and request the CRA either correct or delete it. If you mail the Request, enclose [1] a copy of your credit report with the disputed item circled, and [2] copies of any documents which support your side of the dispute.

It is a good idea to send the Request to all three major CRA’s, and a copy to the creditor or party who provided the inaccurate information. The three major CRA’s are TransUnion, 1-800-916-8800, Transunion; Equifax, 1-800-685-1111; Equifax; and Experian, 1-888-685-3742, Experian.

Must the Credit Reporting Agency investigate?

Yes, unless the CRA determines the request to be “frivolous.” The CRA must investigate the matter and contact the creditor or party with whom you have the dispute. If it finds an error, the CRA must correct it. If the creditor does not respond, the CRA must delete the information altogether. The CRA must complete the investigation within 30 days (with one 30 day extension allowed), and notify you of the results within 5 business days.

You may request the CRA send a corrected credit report to anyone who has received your credit report within the past 6 months (or the last two years for employers).

What if I am not satisfied with the results?

If the CRA does not agree there has been an error, you may send a brief statement to the CRA describing the dispute. Your statement must be noted in all future credit reports which contain the
disputed information. You should also send the statement to anyone who requests your credit report.

**If the Credit Reporting Agency deletes information, can the creditor later put it back in my report?**

Only if the creditor first certifies its accuracy to the CRA. The CRA must promptly notify you if it has re-inserted the information.

**What about “old” information – when does the Credit Reporting Agency have to delete it?**

After seven years, CRA’s must delete information. There are some exceptions:

- Bankruptcy and unpaid court judgments can remain for ten years.
- Creditor inquiries must be deleted after one year.
- Student loans have special rules; some may remain for a longer time.
- Criminal convictions don’t have to be deleted.
- Some transactions for more than $150,000 don’t have to be deleted.

If old information appears on your reports, take the steps described above to have the information deleted.

**Should I check my credit report, even if I don’t have a dispute?**

Yes – because errors are common, you should check your report annually – see our separate topic, Credit Reports, on how to get your report. That way, you can fix the problem before it hurts you.

Additionally, after a CRA has corrected your report, you should get another credit report in 3-6 months to be sure the inaccurate information has not re-appeared.

**Can I sue the Credit Reporting Agency or creditor for reporting false information?**

In certain cases, yes – but you should first take the steps described above before considering a lawsuit. Contact an attorney for advice about your legal rights.

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