

How to Dispute Information Reported to a Credit Reporting Company

If you believe inaccurate or incomplete information is being reported about you, you can dispute the information with the company that provided it to the credit reporting company. This company is commonly referred to as the **furnisher**.

Examples of furnishers include banks, credit card companies, lenders, collection agencies, landlords and other businesses that provide information to credit reporting companies.

It is generally a good idea to dispute inaccurate information with **both the credit reporting company and the furnisher** that provided the information. The accompanying sample letter is designed for disputes sent directly to the furnisher.

What to Include

1. Your identifying information

- Full name
- Current address
- Date of birth, if needed to identify your account
- Account number or other identifying information
- Other information the company may reasonably need to identify you

2. Information about the disputed account

- Name of the company reporting the information
- Account number
- Date or dates associated with the disputed information
- The specific information you believe is inaccurate

3. Explanation of the error

- What information is incorrect
- Why it is incorrect
- What the correct information should be
- Any relevant facts or circumstances

4. Supporting documentation

- Bank statements
- Payment confirmations
- Account statements
- Correspondence
- Account closure or payoff letters
- Court documents
- Identity theft documentation

- Other records showing why the information is inaccurate

If possible, include a copy of the credit report with the disputed information clearly marked or circled.

Where to Send Your Dispute

Send your dispute to the **address designated by the furnisher for receiving credit reporting disputes**. The appropriate address may appear on your credit report, on correspondence from the company, on the company's website or in the company's account or dispute instructions.

Do not assume that the company's general customer-service or billing address is the correct address for a credit reporting dispute. If the company provides a specific address for credit reporting disputes, use that address.

Dispute mailing address:

[Company Name]
Attn: Credit Reporting Disputes / Dispute Department
[Street Address or P.O. Box]
[City, State ZIP Code]

If you are unable to locate a dispute address, contact the company and ask specifically for the address where consumers should send **direct disputes concerning information the company is reporting to a credit reporting company**.

How to Deliver Your Dispute

- **Certified mail or another trackable mailing service:** Consider using a delivery method that provides proof of delivery.
- **Keep your receipt and tracking information:** Save evidence showing when the dispute was sent and delivered.
- **Keep a complete copy:** Save the letter, all attachments and any delivery confirmation.
- **Send copies, not originals:** Keep original documents in a safe place.
- **Online submissions:** If you submit a dispute electronically, save the confirmation page, confirmation number, screenshots or other records showing successful submission.

Certified mail is not necessarily required for every dispute, but documentation showing **what you sent, when you sent it and when it was delivered** can be valuable if the dispute later becomes part of a legal claim.

How to Submit Your Dispute

1. **Complete the letter.** Replace the information in brackets with your own information and describe the specific error. If you are disputing multiple accounts or errors, number each dispute separately.
2. **Include supporting documents.** Send copies rather than original documents and explain how the evidence supports your dispute.
3. **Send the dispute to the appropriate address.** Use the furnisher's designated address for credit reporting disputes when one is provided.
4. **Document delivery.** Keep your mailing receipt, tracking information and delivery confirmation. If submitting electronically, save your confirmation and any reference number.
5. **Keep your records.** Maintain a complete copy of everything you submitted, including the credit report, dispute letter and supporting documents.
6. **Review the results.** After the dispute has been investigated, review the results and check your credit report to determine whether the inaccurate information was corrected or removed.

If the information remains inaccurate after you have completed the dispute process, you may have additional legal options under the Fair Credit Reporting Act (FCRA).