

# DISPUTING **ERRORS** ON YOUR CREDIT REPORT: **ACTION STEPS FOR SUCCESS**

## ✓ **OBTAIN CREDIT REPORTS**

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- ▶ You are entitled to a free copy of all three credit bureaus once annually.
- ▶ Monitor your credit reports every year to maintain their accuracy.
- ▶ [Equifax](#)
- ▶ [TransUnion](#)
- ▶ [Experian](#)

## ✓ **FACT CHECK CREDIT REPORTS**

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- ▶ Read over your entire credit report from all three bureaus.
- ▶ Ensure you understand everything you read and that all entries are correct.

## ✓ **IDENTIFY MISINFORMATION**

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- ▶ Circle or highlight any information that doesn't seem to be correct or current.
- ▶ Gather evidence or documentation that proves that the information is inaccurate.

## ✓ DISPUTE MISINFORMATION

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- ▶ Dispute all misinformation that you find immediately.
- ▶ Contact the creditor or the credit bureau to begin an investigation into the misinformation.

## ✓ FOLLOW UP ON DISPUTES

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- ▶ Follow up with whoever you contacted if you don't receive an answer within 30 days.
- ▶ Contact the credit bureau if your creditor doesn't address the issue.

## ✓ MONITOR CREDIT REPORTS

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- ▶ Continue to monitor your credit reports at least every year at a minimum.
- ▶ Comb over the documents for factual inaccuracies often to keep your credit in the best standing.