

Credit Report Review Checklist

Today's date: _____ Name of credit reporting agency: _____ Date disputed: _____

1. Go to

AnnualCreditReport.com, the only government-approved free credit report distributor. Other websites might claim they are free, but will eventually charge you a fee.

2. Click on “Request your free credit reports.”

3. You are allowed one free credit report a year from each of the three companies: Equifax, TransUnion, and Experian. You can either choose to get all three at once, or space them out over the year. Each company may have slightly different information.

4. The company will then attempt to verify your identity with a few questions. Follow the prompts to the best of your ability.

5. Once you receive a credit report, check your report against the checklist (right). Don't forget to download and/or print the pdf for your records.

6. Did you find errors? Dispute the errors online, over the phone, or through the mail.

Yes	No	Checklist
		Is your name correct?
		Is your Social Security number correct?
		Is your current address correct? Is your current phone number correct?
		Are the previous addresses they have listed for you correct?
		Is your marital status listed correctly?
		Is the employment history they have listed for you accurate?
		Is everything listed in the personal information section correct?
		Is there anything listed in the public record information? Is it correct? Highlight the information you think may not be correct.
		Review each item under the credit account (trade account) section. Are the accounts on the list still open?
		Are all of the current balances correct?
		Are accounts where you are an authorized user or joint owner listed?
		Are zero balances recorded for debts discharged in bankruptcy? For debts paid in full?
		Are you listed as a co-signer on a loan? Is this correct?
		Are accounts that you closed listed as “closed by the consumer”?
		Is negative information reported on each credit account correct? Look for late payments and missed payments. Highlight those items you think are not correct.
		Are any accounts listed more than once? Check to make sure the same account is not listed multiple times in the collections section.
		Is old negative information still being reported? If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years.
		Do you suspect that you have been the victim of identity theft after reviewing your credit reports?



How to Dispute Errors

Credit reporting companies are obligated to answer any disputes you have made within 30 days. You will need to dispute the error with the credit reporting company that has the error, and contact the company that reported the error.

Choose which way you are going to dispute: online, sending a letter in the mail, or over the phone. Online is best, since they walk you through a step-by-step process.

Dispute online:

Experian:
experian.com/disputes

TransUnion:
dispute.transunion.com

Equifax:
equifax.com/personal/disputes

Dispute by mail:

When writing a letter to the credit reporting company, be sure to add all pertinent information, including:

Your full name	Company Address
Consumer report/id number	Disputed items
Date of birth	Your account number
Your address	Dates of disputed information
Driver's license number (optional)	Explanation of inaccuracy
Social security number (optional)	Company that provided the disputed information
Today's date	Type of disputed information
Company information	Enclosures
Name of company	List any documents that are included

Experian:
Experian
P.O. Box 4500
Allen, TX 75013

TransUnion:
TransUnion LLC
Consumer Dispute Center
P.O. Box 2000
Chester, PA 19016

Equifax:
Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374

Dispute by phone:

Experian:
866-200-6020

TransUnion:
800-916-8800

Equifax:
866-349-5191

Are you a victim of identity theft?

Are things looking a little fishy? You might see an error on your report as a result of identity theft. Go to identitytheft.gov for more information and steps to take if you have been victimized. Actions include filing a fraud alert, and possibly filing a security freeze.

Get more help and tools at
BankSouthern.com | SouthernPartners.org



Credit Report Quick Facts

What is a Credit Report?

Every time you use your credit, and have loans to pay, your track record in making your payments becomes part of your **credit report**. Credit and loan agencies report your activities—what loans you take out, what credit cards you own, whether you pay on time or late, etc.—to government supervised credit report companies. Those companies keep your records for seven years. Businesses can request credit reports to get an idea of your overall credit history.

Why is it important?

Having positive credit history can open doors for you, and not having positive credit history can end up costing you in the long run. When considering whether to work with you, many businesses run credit reports to find out if you will be a good customer. Those businesses might include credit card companies, insurance companies, banks, landlords, service providers like cell phone companies and utilities, and more. If your credit history does not meet their expectations, you may receive higher rates, or even be turned down.

What is the difference between a Credit Report and Credit Score?

A **credit score** is a number that is calculated using the information on your credit report. Businesses have different ways to arrive at that score, so requesting a credit score from a third party is not entirely reliable. To get the full story of your credit history, you will want to get a **credit report**.

Why do I need to review my Credit Report?

From time to time, companies make mistakes in reporting credit activities. These errors can affect your future credit capacity. It is important to review your credit report so that you can be sure everything is accurate. This is also a good way to ensure that you are not a victim of identity theft. Consumers can request their credit reports for free once a year from each of the three government supervised credit reporting companies: **Equifax**, **TransUnion**, and **Experian**.

How to Pull a Credit Report

- 1 Go to **AnnualCreditReport.com**, the only government-approved free credit report distributor. Other websites may say that they are free, but will eventually charge you a fee.
- 2 Click on “**Request your free credit reports**.”
- 3 You are allowed one free credit report a year from each of the three government recognized companies: **Equifax**, **TransUnion**, and **Experian**. You can either choose to get all three at once, or space them out over the year. Each company may have slightly different information.
- 4 **Follow the prompts** used to verify your identity to the best of your ability.
- 5 Download the pdf and/or print for your records.
- 6 Review your Credit Report with the Credit Report Review Checklist.

Get more help and tools at
BankSouthern.com | SouthernPartners.org

