**Credit Report Review Checklist**

**Today’s Date:**

**Name of Credit Bureau:**

**Read through entire credit report:**

 Make sure name, address, and social security number are written correctly.

  Account History: Check that balances make sense, payment history is accurate, and the account listed is in fact yours.

 Look for accounts listed as open that are yours but you don’t use. Keep the one that you have had for the longest time and gradually close the rest.

  Public Records: Verify any information appearing here from local courthouses regarding bankruptcies. (Other public records for civil judgments and tax liens have recently been removed from credit reports, but could appear in other types of reports.)

  Mark or highlight items you feel are not accurately reported.

 Write a letter to the credit bureau that sent you the report (See directions on back side).

How to obtain a FREE **Credit Report:**

[www.annualcreditreport.com](http://www.lowermybills.com/)

1-877-322-8228

Annual Credit Report Request Service

PO Box 105281

Atlanta GA 30348-5281

If your credit report information is **not** correct:

  Write a letter to the credit bureau that sent you the report

  Provide the account number for the item you feel is not accurate

  For each item, explain concisely why you believe it is not accurate. Once the Credit

Reporting Agency begins an investigation, you may be asked to provide documentation to support your claim. If you can, include copies of bills or loans that show you have paid them on time. Send copies only and keep the originals of everything you send.

  Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.

  Make a copy of your letter before you send it to the credit bureau

  Once you mail your letter to the credit bureau, follow up in 60 days if you have not heard anything. Be sure to have a copy of your letter in front of you so you can discuss the items you are disputing. Be prepared to write another letter to the credit bureau, if need be. By law, the CRA has 30 days to investigate the dispute and it is their responsibility to show that their information is accurate‐if they can’t do so within 30 days, they are required to remove it and should send a copy of the new report to reflect the changes.



 Adapted by Carol A. Bralich, Washington County Family Living Educator, June 2014

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