

The guide to disputing

If inaccurate information appears on your credit report, you have the right under the Fair Credit Reporting Act (FCRA) to dispute the information.

What to do:

Your first step is to correctly identify the inaccurate information on your [credit report](#). Look closely at your personal data, account information and payment history. Review our online [Expiration Guide](#) to see if your negative records are scheduled to be removed.

You should begin the dispute process by contacting the creditor responsible for the inaccuracy. You can find the contact information for each of your creditors at the end of your credit report. Your financial institutions will be able to correct most minor inaccuracies over the phone.

You can also contact a TrueCredit Customer Service Representative to discuss your concerns. Because TrueCredit is not a credit bureau, we cannot correct the inaccuracy for you; however, we are happy to discuss your credit report and answer any questions you may have.

To dispute inaccurate information directly with the credit reporting agencies, you must explain the inaccuracies in writing. You can view a sample letter online [here](#). Include copies of documents that support your position. You should also include a copy of your credit report, and mark the items in question.

In your letter, be sure to include:

- Your full name
- Your complete mailing address
- Your date of birth
- Your Social Security number
- The name and account number of the creditor and item in question (Partial account numbers as listed on your credit report are accepted)
- The reason for your disagreement with the disputed item—be specific
- Your signature

Special tip:

Send your information online or by certified mail and save the receipts. Keep copies of your dispute letter and all enclosures. This information should be filed away to document your communication with your creditors and the credit reporting agencies.

Please note:

This letter doesn't guarantee that the changes will be made on your credit report—it just insures that they will reinvestigate your credit report. If changes are made, you will be contacted by the credit consumer reporting agencies, usually within 30 days.