

Credit Report Checklist

What to look at, line by line, when you pull your report.

Get your reports free at AnnualCreditReport.com. That is the only federally authorized site. You have three reports, one from each bureau, and they do not always match. Checking your own report never lowers your score, no matter what anyone has told you.

Personal information

- ☐ My name is spelled correctly, including any suffix
- ☐ My current address is right, and old addresses are actually mine
- ☐ The employers listed are ones I actually worked for
- ☐ There are no names or addresses I do not recognize at all

An address you have never lived at is worth taking seriously. It can be a simple mix-up with someone of a similar name, or it can be the first sign of identity theft.

Every account listed

- ☐ I recognize this account and it is mine
- ☐ The balance is roughly right
- ☐ The credit limit or original loan amount is right
- ☐ Accounts I closed are marked closed
- ☐ Payments I made on time are not marked late
- ☐ A late payment is not listed twice
- ☐ The date the account was opened is right

Collections and negative marks

- ☐ I recognize this debt
- ☐ It is not listed twice, once by the original company and once by a collector
- ☐ If it was paid, it says paid or settled
- ☐ It is not older than seven years

Inquiries

- ☐ I recognize every company that checked my credit
- ☐ There are no applications I did not make

Errors I found

Write down everything wrong before you start disputing. You will need these details for the letter, and it is easier to do it all at once.

Which bureau	Company or account name	What is wrong

How to dispute it

Dispute with the credit bureau that is reporting the error. If the same error appears on more than one report, you dispute it with each bureau separately. Use the dispute letter tool on our Understanding Credit page, or write your own.

- ☐ Include a copy of the report with the error circled
- ☐ Include a copy of your photo ID
- ☐ Keep a copy of everything you send, for yourself
- ☐ Send it certified mail if you can afford it, so you can prove it arrived
- ☐ Expect an answer in about thirty days

Equifax	Experian	TransUnion
P.O. Box 740256 Atlanta, GA 30374	P.O. Box 4500 Allen, TX 75013	P.O. Box 2000 Chester, PA 19016

Mailing addresses change from time to time. Check the bureau's website before you send anything, or bring this to us and we will check with you.