

FIXING MISTAKES IN YOUR CREDIT REPORT

Barbara R. Rowe, Ph.D.
Professor and Family Resource Management Extension Specialist
Utah State University

Every year millions of Americans use credit—to purchase a car, to acquire big-ticket consumer durables or to buy the home of their dreams. When they apply for credit, the lender will usually want to see their credit report. A credit report is a history or record of past payment performance. Consumers can get credit precisely because credit grantors can identify which consumers are likely to pay their bills. A credit bureau is a reporting agency that maintains credit records on individuals who have ever used or applied for credit. This information is then reported to subscribing credit grantors when consumers apply for more credit.

How Credit Bureaus Work

Credit bureaus compile information from several sources. Some of this information comes from the application forms filled out by consumers and submitted to creditors. Also, each month, department stores, banks, mortgage servicing companies and other creditors send payment information about their customers to local or regional credit bureaus. In addition, employees of credit bureaus go to tax clerk's offices and courthouses to copy records of bankruptcies, divorces, tax liens, and judgments onto credit reports. These millions of bits of information are then sent to the nation's three largest credit reporting agencies, Equifax, Experian, and TransUnion.

With so many pieces of information floating into the system, mistakes are bound to occur. Creditors and other contributors of information sometimes send in

erroneous data. Mistakes made by borrowers in filling out credit applications add to the mix of information. No one really knows how many errors reside in credit files. But a mistake in your credit record can make you ineligible for a loan, raise your insurance rates or cost you a job.

Credit reporting agencies

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
<http://www.equifax.com>

TransUnion LLC
Consumer Disclosure Center
P.O. Box 1000
Springfield, PA 19022
1-800-888-4213
<http://www.transunion.com>

Experian (formerly TRW)
National Consumer Assistance Center
P.O. Box 2002
Allen, TX 75003
1-800-397-3742
<http://www.experian.com>

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