
How do I get incorrect credit information corrected?

The first step is to contact the original credit grantor and try to resolve it directly with them. Once the problem is fixed, request written confirmation that your account has been corrected. Request that the company report the correct status of your account to a National Data Bank and find out which one(s) the corrected information was sent to. It may take up to 90 days for the corrected information to be reflected on your credit record. Get a copy of your credit report to check the information is accurate.

If your credit record is still incorrect, contact the Credit Reporting Agency listed at the bottom of your credit record. You must make this request in writing. Detail the incorrect information and provide copies of any supporting documents. Once your dispute is received, the Credit Reporting Agency has 30 days to investigate. They will contact the source of the information and present them with the evidence you provided. You will be contacted in writing about the results of the investigation.

Inaccurate information must be removed from your report. Normally a Credit Reporting Agency will update this information manually to facilitate your completion of a current credit transaction. We strongly recommend that you get your credit report annually to review it for accuracy and completeness.