

## ***Fixing Credit Report Errors***

Members have the right, under the Fair Credit Reporting Act, to dispute the completeness and accuracy of information in your credit file. When a credit reporting agency receives a dispute, it must reinvestigate and record the current status of the disputed items within a "reasonable period of time," unless it believes the dispute is "frivolous or irrelevant." If the credit reporting agency cannot verify a disputed item, it must delete it. If a report contains erroneous information, the credit reporting agency must correct it. If an item is incomplete, the credit reporting agency must complete it.

For example, if a file shows that members were late in making payments on accounts, but fail to show that they are no longer delinquent, the credit reporting agency must show that the payments are now current. If the file shows an account that belongs to another person, the credit reporting agency would have to delete it. Also, by request, the credit reporting agency must send a notice of correction to any report recipient who has checked the file in the past six months.

For items in the credit profile which a member feels deserves further explanation (such as an account that was paid late due to the loss of job, military call-up, or unexpected medical bills), they can send a brief statement to the appropriate credit reporting agency

## ***Credit Reporting Agencies***

Credit Reporting Agencies collect information about you and your credit history from public records, your creditors and other reliable sources. These agencies make your credit history available to your current and prospective creditors and employers as allowed by law. Credit agencies do not grant or deny credit.

The credit reporting agencies are:

### **Equifax**

PO Box 105873  
Atlanta, GA 30348  
800-685-1111

### **Experian**

PO Box 2002  
Allen, TX 75013  
Consumer Credit Questions  
888-EXPERIAN (888-397-3742)

### **Trans-Union**

Post Office Box 2000  
Chester, PA 19022  
(800) 916-8800  
(800) 851-2674