

# Disputing Errors on Your Credit Report

If you see an error on your credit report, there are two ways to dispute the incorrect information:

## Online

1. Log on to [www.creditkarma.com](http://www.creditkarma.com).
2. Click on the account that is showing incorrect information. You will see a button that says, "Dispute an Error."
3. Complete a quick form and click the "Submit Your Dispute Request" button. Your dispute will be reviewed within 30 days.

## Mail

You can mail a letter to the credit bureau (TransUnion, Experian, Equifax) that is reporting the incorrect information to dispute the error.

### Sample Letter

*Date*

*Your Name*

*Your Address (Street, City, State, Zip Code)*

*Complaint Department*

*Name of Company*

*Credit Bureau Address (Street, City, State, Zip Code)*

To Whom It May Concern:

I recently obtained a copy of my credit report from your agency and found the following item to be in error:

Item 1: I dispute *[ABC credit card]* account number *[555111]*. This account has been paid in full.

I am requesting that the item be *[removed, updated, or other suggested change]* to correct the information. Enclosed are copies of *[use this statement if you have bank statements, cancelled checks, or other documentation]* supporting my position.

Please investigate this *[these]* matter(s) and *[delete or correct]* the disputed item(s) as soon as possible.

Sincerely,  
*[Your Name]*

Enclosures: *[List the documents you are enclosing. If none, do not include this section.]*