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## Transunion credit report dispute email address

Source: iStock It is important that your credit report be accurate. If you are planning to request a mortgage or rent an apartment, your credit report will be under close control. Errors or omissions may prevent you from getting the best rates or even cause a credit not to extend to you. Here are steps you need to take so that you can clean the relationship and qualify for the best rates. 1. Order your credit report Before you start the process, you will need to get a recent copy of your credit report. With an amendment to the Fair Credit Reporting Act, all consumers can receive a free copy from each of the three main credit reporting offices every 12 months. You can order a free copy from [annualcreditreport.com](http://annualcreditreport.com) or you can place an order on the phone when it is called 1-877-322-8228. 2. Write a letter If you discover an error or omission during the review of the credit report, you can contest it by writing a letter explaining the error and sending it (via certified mail) to each of the three major credit reporting agencies. You should also send a copy of this letter to the lender who reported the information. You can see sample litigation letters at the Federal Trade Commission and Consumer Financial Protection Bureau websites. In addition, you can file a complaint through the online dispute process of the credit agency. The Consumer Financial Protection Bureau also accepts credit reporting claims. "To help clarify available, enclose the part of your credit report that contains the object contested, and circle or highlight the contested item," the Consumer Financial Protection Bureau recommends. 3. Include support documentation Source: iStock Attach also documents that support your controversy. Make sure you send copies, and not original, because it is unlikely that they will be returned. Some support documents that you might send include a paid law or a police report (in case of identity theft, for example). If you are not comfortable sending sensitive documents, you can also fax information or upload documents through the online dispute process. 4. Waiting for the decision The credit agency is required to conduct an investigation within 30 days of receipt of the complaint. However, sometimes there are exceptions. For example, if your dispute is made after receiving your free credit report, the credit reporting agency is allowed to take up to 45 days to review your complaint. In addition, if you decide to send more information to support your dispute during the investigation period, the reporting agency is allowed 15 days more to review your material according to the Consumer Financial Protection Bureau. Once the investigation is completed, you will receive a summary of the decision. If you do not accept the decision, you have the right to re-dispute the elements. Others from Money & Career Haircut Sheet: It is smart to regularly review your credit reports for information that is provided by lenders, credit card issuers, public agencies and sometimes owners. Federal law gives you the right to see the data that the three main credit offices — Equifax, Experian and TransUnion — have collected. Use [AnnualCreditReport.com](http://AnnualCreditReport.com) to request the free reports you are entitled to. Errors in credit reports can cost points on your credit scores, so correcting errors is worth the effort. If there is a mistake in your Equifax report — for example, late payment is believed to have been made in time — you can dispute. Sign up for an account to have your free credit report and on-hand score, all the time. What should I look for on my Equifax credit report? Your credit report contains: Personal information, including your name, date of birth, social security number, address and telephone numbers. Account information, including account numbers, balances, payments, credit limits and collections accounts. Requests, or when you or someone else checked your credit. Public information, like failures. Equifax recommends that you check your personal information and accounts carefully to ensure that it is accurate and complete. Note that payments may take up to 30 days to appear on your credit report. If you see errors, collect documentation that supports your case and contest your Equifax report. The office has 30 working days to answer. How to dispute your Equifax report online: The easiest way to file a dispute is online. Use [ContestTheReport.com](http://ContestTheReport.com) to access the portal to the dispute. Equifax will contact you with the outcome of the dispute. How to dispute your Equifax report by mail: You can send a letter of credit report dispute to Equifax, P.O. Box 740256, Atlanta, GA 30374-0256. Include this information: Equifax report confirmation number as seen on the report Note which element or elements you think should be correct and explain why. If you are playing an account, include your account number. Send copies of supporting documents — not original. Equifax will answer by mail. How to dispute your Equifax report by phone: You can call Equifax at 866-349-5191 and use automated instructions to request a credit report, make a fraud notice or freeze the credit file. Use the option to talk to an agent to contest. What happens next? Equifax has 30 days to investigate the things that are challenged and respond to you. If you agree with your dispute, it will change your credit report information. Check your credit report later to make sure changes were made. You should also be able to check online through the portal. However, Equifax could determine that it is correctly displaying information. He got it. In such case, you may need to talk to the creditor or other source that provided the data. Ask this source to correct the information you are reporting to Equifax, so follow Equifax to make sure the change is reflected on your credit report. Next, get the habit of checking the credit report frequently to keep up with new data. Among your free annual copies from [AnnualCreditReport.com](http://AnnualCreditReport.com), you can check your TransUnion credit report in NerdWallet as often as possible. Regularly checking your free report can give you an early warning of potential loss issues, problems, how to contact transunion to dispute, how to dispute a credit report error with transunion, how do i contact transunion to dispute

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