

# What to know about... Credit Reports



Your credit report contains information that a credit reporting company has received about you. It is not the same as your Credit Score. A Credit Report is directly linked to an individual's Social Security number.

You're entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting companies. Order online from [annualcreditreport.com](https://annualcreditreport.com), the only authorized website for free credit reports, or call 1-877-322-8228. The [Consumer Financial Protection Bureau \(www.consumerfinance.gov\)](https://www.consumerfinance.gov) has additional information on what to look for when reviewing your credit report.

## Credit Reporting Companies Dispute Support

[Equifax \(equifax.com\)](https://www.equifax.com)

1-800-349-5191

[Experian \(experian.com\)](https://www.experian.com)

1-888-397-3742

[TransUnion \(transunion.com\)](https://www.transunion.com)

800-916-8800

Make sure that you recognize the information on your credit report including your personally identifiable information, such as names, addresses, Social Security numbers, accounts and loans. Also check that the other information on your credit report is accurate and complete.

### Some common errors in credit reports are:

- Errors made to your identity information (wrong name, phone number, address)
- Accounts belonging to another person with the same or a similar name as yours (this mixing of two consumers' information in a single file is called a mixed file)
- Incorrect accounts resulting from identity theft
- Incorrect reporting of account status (closed accounts reported as open)
- You are reported as the owner of an account when you are actually just an authorized user
- Accounts that are incorrectly reported as late or delinquent
- Incorrect date of last payment, date opened, or date of first delinquency
- Same debt listed more than once (possibly with different names)
- Reinsertion of incorrect information after it was corrected
- Accounts that appear multiple times with different creditors listed (especially in the case of delinquent accounts or accounts in collection)
- Accounts with an incorrect current balance or credit limits

If you find errors, you should contact the credit reporting company who sent you the report, and the creditor or company that provided the information. Your credit report includes directions about how to dispute inaccurate or incomplete information.