How to Check Your Credit Reports and Dispute Errors

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Obtain and review all three nationwide credit reports securely, document inaccuracies, and dispute them without paying for empty credit-repair promises. These 24 steps cover AnnualCreditReport.com, identity verification, secure storage, personal information, account ownership, balances, payment history, collections, inquiries, differences among bureaus, evidence copies, identity theft, fraud alerts, security freezes, written disputes, furnishers, certified mail, the investigation period, updated reports, unresolved disputes, and ongoing monitoring.

Things you will need

- Current Equifax, Experian, and TransUnion reports with report dates and reference numbers
- A secure updated device and protected storage for downloaded reports
- A bureau-by-bureau error and dispute worksheet
- Copies of statements, confirmations, letters, and other supporting evidence
- Official bureau and furnisher contact details, a submission log, and mailing receipts
- A calendar for investigation follow-up, updated reports, and recurring reviews

Obtaining Reports Securely and Setting Up the Review

1. **Go to the official report site**
   Start at the official AnnualCreditReport.com website rather than a lookalike advertisement or an unsolicited link.
2. **Verify your identity on a trusted device**
   Complete the identity-verification process on a secure, updated device and a connection you trust.
3. **Download and label all three reports**
   Obtain the Equifax, Experian, and TransUnion reports and label each with its bureau and report date.
4. **Prepare a review worksheet first**
   Create a review worksheet before reading the details.
5. **Check identifying details before accounts**
   Check personal identifying information first, including name variations, current and former addresses, date-of-birth details, and any displayed employment information.

Reviewing Accounts, Inquiries, and Negative Information

6. **Review each account's ownership and status**
   Review every account's ownership, type, open or closed status, credit limit, balance, and payment status.
7. **Compare payment history with your records**
   Compare payment history, dates, balances, and delinquency markers with your own statements and payment confirmations.
8. **Examine collections and negative entries**
   Review collections, charge-offs, and other negative entries for ownership, duplication, dates, and

consistency.

9. **Separate authorized inquiries from suspicious ones**
   Review inquiries and separate applications you authorized from inquiries you do not recognize.
10. **Compare all three reports entry by entry**
    Compare all three reports entry by entry without treating every difference as an error.

Documenting Errors and Gathering Evidence

11. **Classify each issue before disputing**
    Classify each issue as an inaccuracy, incomplete information, accurate negative history, or possible identity theft.
12. **Record the exact disputed field**
    Record the exact bureau, report page, account or inquiry label, masked account number, and disputed field for every issue.
13. **Gather supporting document copies**
    Gather copies of documents that directly support the correction.
14. **Start identity-theft recovery when fraud appears**
    Use the identity-theft recovery process when an unknown account, address, inquiry, or debt suggests fraud rather than an ordinary reporting mistake.
15. **Decide between a fraud alert and a freeze**
    Consider a fraud alert or security freeze when new-account fraud is a concern, and understand their different functions.

Disputing with Credit Bureaus and Furnishers

16. **Draft a factual written dispute**
    Draft a concise written dispute identifying each error and the correction you request.
17. **File with every bureau holding the error**
    Submit the dispute to every nationwide bureau whose report contains the error.
18. **Notify the business that furnished the data**
    Send the same factual dispute and supporting copies to the business that furnished the information.
19. **Send it traceably and keep receipts**
    Use certified mail with a return receipt when mailing a dispute, or an official secure portal when submitting electronically.
20. **Track the investigation window**
    Track the investigation period and respond promptly to legitimate requests for additional information.

Reviewing Outcomes and Protecting the Record

21. **Verify the correction on an updated report**
    Read the investigation results and obtain an updated report to verify the actual entry.
22. **Escalate unresolved documented errors**
    Use the available follow-up options when the investigation does not resolve a documented error.
23. **Refuse guarantees of effortless credit repair**

Reject guarantees of effortless credit repair and requests to misrepresent accurate information.

24. Schedule recurring reviews and secure records

Schedule recurring report reviews and maintain secure records after the dispute closes.

Sources

1. Learn about your credit report and how to get a copy
   https://www.usa.gov/credit-reports
2. Reviewing Your Credit Reports
   https://files.consumerfinance.gov/f/documents/cfpb_review-your-credit-reports_tool_2021-08.pdf
3. Dispute errors on your credit report
   https://www.usa.gov/credit-report-errors
4. Understand, get, and improve your credit score
   https://www.usa.gov/credit-score
5. What Is a Credit Freeze or Security Freeze on My Credit Report?
   https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-freeze-or-security-freeze-on-my-credit-report-en-1341/
6. What Do I Do if I Am a Victim of Identity Theft?
   https://www.consumerfinance.gov/ask-cfpb/what-do-i-do-if-i-think-i-have-been-a-victim-of-identity-theft-en-31/

Written as a checklist from https://www.howcompass.com/how-to/Check-Your-Credit-Reports-and-Dispute-Errors. Corrections: https://www.how