Credit Report Accuracy Checklist

CREDIT REPORT VIOLATIONS | Consumer education

Review Experian, Equifax, and TransUnion separately.
Keep reports and supporting documents private. Disputing errors is free.

- [ ] Download all three reports from AnnualCreditReport.com
- [ ] Confirm your name, Social Security number, and date of birth
- [ ] Review every current and previous address
- [ ] Verify employer information
- [ ] Match each account to an account you actually opened
- [ ] Compare payment history to your own statements
- [ ] Check balances, credit limits, and high balances
- [ ] Confirm account status (open, closed, paid, settled)
- [ ] Look for duplicate accounts or duplicate collections
- [ ] Check dates of first delinquency for old negative items
- [ ] Review hard inquiries for applications you authorized
- [ ] Look for public records that don't belong to you
- [ ] Save copies of anything you plan to dispute

If you find a possible error

Save the report and evidence showing what should be corrected.
Dispute directly with the bureau and, when appropriate, the furnisher.
Keep proof of receipt and review the investigation results.
Free reports: https://www.annualcreditreport.com
Official guidance: https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports

Educational information only, not legal advice. No outcome is guaranteed.
Associated with 700 Credito; its commercial services are optional.