

Credit Reports

Credit Agencies

Check your credit report at least once a year for errors, negative information that could prevent you from obtaining a security clearance or mortgage. You can obtain a copy of your credit report from the following three credit reporting agencies.

- Experian (888) 397-3742
<http://www.experian.com>
- TransUnion (800) 888-4213
<http://www.transunion.com>
- Equifax (800) 685-1111
<http://www.equifax.com>



How to Request a Copy of Your Credit Report

Consumers get one free credit report each year from all three major credit reporting agencies.

<http://www.annualcreditreport.com>.

In addition, if you are denied credit, you are entitled to a copy of the report that the credit decision was based upon. Your installation PFM can also obtain a free credit score for you.

How to Correct an Error on Your Credit Report

Under the Fair Credit Reporting Act (FCRA), both the credit reporting agency and the information provider (the person, company, or organization that provides information about you to an agency) are responsible for correcting inaccurate or incomplete information in your report. To take advantage of your rights under the FCRA, contact the credit reporting agency and the information provider if you see inaccurate or incomplete information. Dispute forms are available on the credit reporting agencies' websites, or you can request a hard copy from them. The graphic on the next page outlines the basic sequence of events regarding a dispute of an item on your credit report. For more detailed information, go to: <https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/>. If you believe you have been a victim of identity theft, go to: <https://www.identitytheft.gov/>.

Step	Details
1. Inform the credit reporting agency of the inaccurate information	<ul style="list-style-type: none"> • Include copies of supporting documents. • Keep copies of everything you send. • Send by certified mail, return receipt requested.
2. Credit reporting agency investigates	<ul style="list-style-type: none"> • Must investigate, with 30 days, unless the dispute is considered frivolous. • They must send all relevant data you provide to the organization that provided incorrect information. • The information provider must investigate and report back to the agency. • If information provider finds the disputed information accurate, they must notify all 3 agencies so it can be corrected.
3. Inform the credit reporting agency of the inaccurate information	<ul style="list-style-type: none"> • Include copies of supporting documents. • Keep copies of everything you send. • Send by certified mail, return receipt requested.
4. At your request, the agency sends correction notices to credit report recipients	<ul style="list-style-type: none"> • Correction notes are sent to all who received your report in the past 6 months. • A corrected copy of your credit report can be sent to anyone who received a copy in the past 2 years for employment purposes.
5. If error not resolved, statement of dispute included in your file	<ul style="list-style-type: none"> • You must request this. • You can also ask the agency to provide your statement to anyone who received a report in recent past (fee may apply).