

# How To Dispute

## Error in Your Equifax Credit Report™



If you find an error in your Equifax Credit Report™ or in any of the products that contain information from your file (e.g. Equifax Credit Report™, Score Power®) you should initiate an investigation with us free of charge using one of the three methods described below.

We will investigate your concerns directly at the source (creditor, collection agency or courthouse), respond to you within 30 days, and send you an updated copy of your Equifax Credit Report™ via US Mail. If you are in the process of applying for a loan, immediately notify your lender of any incorrect information in your file. Your lender will need to reorder your credit file and score once any changes have been made to your information at Equifax.

To initiate an investigation, you will need to have a current copy of your Equifax Credit Report™. If you do not have one, you can purchase one online [here](#) for immediate online access. You can also call 1-800-685-1111 to receive a copy by mail.

## Confirmation Numbers

You will need to have your Equifax Credit Report™ confirmation number handy when initiating a dispute. If you purchased your Equifax Credit Report™ via the Internet, your confirmation number is located at the top of your credit report. If you received a copy of the information in your credit file via US Mail, the confirmation number is located in the upper right hand corner.

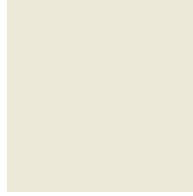
Some consumers may not receive a confirmation number. This is either because your credit file is affiliate-owned or you have purchased your credit report through an Equifax reseller. If your file is affiliate-owned, you live in a part of the country where an affiliate office shares the credit database, but "owns" your credit file. Because that office maintains ownership of your credit file, you must initiate a dispute directly with that office. The phone number to that office is located at the bottom of your Equifax Credit Report™. If, however, you purchased your credit report through an Equifax reseller, you will need to obtain your credit report directly from Equifax to initiate a dispute. For immediate access to your Equifax Credit Report™, [click here](#) to order. You may qualify for a free Equifax Credit Report™. [Click here](#) for details.

## Investigation Methods

**Online**

The most efficient method is to initiate the investigation online right now by entering in your zip code and clicking the submit button.

**5 Digit U.S. Zip Code:**



We need this information to determine if we can handle your dispute or if your credit file is managed by one of our affiliate offices. If your credit file is managed by one of our affiliate offices, we will provide you with the office name and phone number so that you may call to begin your investigation.

Next, you will enter your confirmation number, last name, street number and last 4 digits of your social security number.

Then you will submit your dispute. The credit grantor will investigate your dispute and send the results of the investigation to the appropriate office (Equifax or one of our affiliate offices). Your local office will perform the update work and mail you an updated copy of your credit report (via US mail) with the results of the investigation.

**Telephone**

A toll free number is listed at the bottom of your on-line Equifax Credit Report™. You must have your ten- digit confirmation number to gain access to the online investigation feature, or to speak with a customer service representative via telephone.

**Mail**

Equifax Information Services LLC  
P.O. Box 740256  
Atlanta, GA 30374

No confirmation number is required on written correspondence.