

Your Right to Dispute Errors on Your Credit Report

According to a 2012 study by the [Federal Trade Commission](#), as many as 20% of U.S. consumers has an error on at least one of their three credit reports. A credit dispute letter informs your creditor and the credit bureaus that you believe something is incorrect on your report. You should write one if you find anything that is incorrect, especially if it's causing your [credit score](#) to be lower than it should.

You can dispute an error on your credit report at annualcreditreport.com

Or if you prefer to write a letter to the addresses of the credit agencies.

Where to Send Your Credit Dispute Letter

- Experian. Dispute Department. PO Box 4500. Allen, TX 75013.
- Equifax. PO Box 740256. Atlanta, GA 30374-0256.
- TransUnion. TransUnion Consumer Solutions. PO Box 2000. Chester, PA 19016-2000.