
Credit Reports

What are credit reports?

Credit reports are done by companies called credit bureaus. They collect information about your history of payments on bills and loans. If a car dealer, bank, landlord, credit card company, or other business is thinking about doing business with you, they can buy a credit report from a credit bureau, to see if you are a good risk. Some employers do a credit check on you when you apply for a job.

It is a good idea to check your credit report to make sure the information is correct. If there are things that are wrong in your report, it could make it hard for you to get an apartment or job.

You must be told if a credit report has been used against you. Anyone who uses a credit report against you – for example, to deny an apartment, a job, or loan – must tell you in writing the name, address, and phone number of the bureau that made the report.

Can I get a copy of my report?

Once every 12 months you can get a copy of your credit report for free. The 3 big credit bureaus are Equifax, Experian and Trans Union. They have a central website, a toll-free number and a mailing address so you can get your report easily.

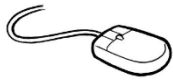
- You can ask for it online at www.annualcreditreport.com. Doing it online is the fastest. You get your report right away. You can also download a form to fill out and mail in.
- You can call 1(877) 322-8228 to give your information on the phone and they will mail your report to you.
- Or, you can send in a written request. Write a letter or use the form “Free Credit Report Request” at the end of this fact sheet. Make sure you give your full name, mailing address, social security number, and your date of birth. Mail your completed form or letter to:



Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

Or you can [create a Credit Report Request letter online](#).

Go to www.LawHelpMN.org/formhelper.



- Click on “Debts, Fees and Deposits”
- Click on “Credit Report Request”

It is best to get a copy from all 3 credit bureaus to make sure the information is accurate. This is important because one credit bureau may have different information than the others. Make sure you mark on the form, or write in your letter if you want a report from all 3 credit bureaus.

Going through Annual Credit Report Service is usually the only way to get your credit report for free. The credit bureaus and many other companies advertise a “free credit report” but usually require you to sign up for a paid service first. Other companies also offer to help with your credit report but many of these are scams or people trying to steal your credit information.

There are a few times when you can get your report free from the credit bureaus. These are described in the next section.

What if I need to see my report more than once a year?

Even if you already got your free annual report, there are times when you can get another copy for free. You can get another free copy if:

- anyone has used it against you in the last 60 days, or
- you are unemployed and plan to look for a job within 60 days, or
- you are getting public assistance, such as MFIP, SSI, GA, MA, or food stamps, or
- your report is wrong due to fraud

If you are not eligible for a free copy, you can also buy them from the credit bureaus for about \$12.00 each.

To get your **free** or **paid** credit reports directly from the 3 Credit Bureaus, go to their website or fill out the form, “*Credit Report Request*” at the end of this fact sheet and mail it in. Make sure to keep copies of your filled out request form for yourself.



Send the form or letter to the credit bureaus listed below. Also send a copy of a photo ID and a utility bill that shows your name and address. You should get the report in 2-3 weeks.

Equifax

PO Box 740241
Atlanta, GA 30374

1(800) 685-1111

www.equifax.com

Experian

PO Box 4500
Allen, TX 75013

1(866) 200-6020

www.experian.com

Trans Union

PO Box 105281
Atlanta, GA 30348

1(800) 916-8800

www.transunion.com

Remember: Your credit report has personal information. If you are using a public computer, make sure your information will be erased when you are done to protect against identity theft. Ask the librarian or someone else you trust if you do not know how to do this.

How do I fix a mistake on my credit report?

Mistakes are common in credit reports. If you find a mistake in yours, do this:

1. Write a letter to the credit bureau and tell them what the mistake is.
2. Put all the information you can in the letter like the name of the creditor, the account number, and the reason why the report is wrong.
3. Send a copy of the credit report you got with your letter. Circle the mistake on it, and write next to it, "Please Remove." Keep a copy of the report for yourself.
4. Send copies of any other papers that help explain the situation.
5. Date your letter. Make sure you keep copies of your credit report and your letter for yourself.
6. **Also, send a copy of the letter and credit report to the creditor/business that gave the wrong information and ask them to stop reporting wrong information about you.** For example, if the credit report says you owe money to Smith Department Store, and you do not, write to the credit bureau **and** write to Smith Department Store. They may agree to stop reporting it. They might also give you a letter saying they made a mistake. Then you can send that letter to the credit bureaus so they can fix your report.

If the company **doesn't** agree they made a mistake the debt will probably stay on your credit report. But, it should say on your report that you dispute the debt. Send the credit bureau a 100 word or less explanation and they have to include that with your report.

What happens after I send in a correction?

- The credit bureaus must check the things you say are wrong, usually within 30 days. They will contact the company or person giving out the information – for example, an old landlord or creditor. The company or person has to check your evidence and report back to the credit bureau. The credit bureau must give you a written report of its investigation. If they change your report, they must also give you a copy of the new report.
- Your credit report will list all the businesses that got the report in the last 6 months. If you correct a mistake, you can ask the credit bureau to send a corrected report to everyone who got the one with mistakes.



- If the credit bureau will not remove an item that is incomplete or wrong, you can send a statement of up to 100 words telling your side of the story. The bureau must put that statement in all future reports.

If the credit bureau does not follow these rules, contact the Consumer Finance Protection Bureau (CFBP) on their website, by phone or by mail at:

CFBP
P.O. Box 4503
Iowa City, IA 52244

(855) 411-2372

www.consumerfinance.gov/complaint

How long do bad debts stay on my credit report?

Generally, for 7 years. But:

- They can report a bankruptcy for 10 years.
- If you are applying for \$150,000 or more in credit or life insurance, or for a job that pays over \$75,000, they can report negative information, no matter how old it is.

What are some common errors on credit reports?

- If you have a common name (like “John Smith”), your credit report might list the debts of other people with the same or similar name. If you are named after a relative, your report might list their debts. You can clear this up by sending them proof of your social security number, date of birth, or addresses.
- It is possible that the business will refuse to remove the negative information because they claim you owe the money. If this happens, you might need to go to court to prove that you do not owe the debt. It is possible that you may not owe the money if the business was guilty of fraud, deception or broke consumer protection laws. For example, if a car dealer lied to you about the mileage on the car when they sold it to you, then you might have a defense against the debt and can get it removed from your credit report. If you think that you might have a defense against the debt, you should talk to a lawyer.

What can I do about debts that I owe?

Bad debts can keep you from buying a house, getting a credit card, or renting an apartment. Creditors may be able to garnish your wages or bank accounts. If you can make a plan to pay off the debt, do it. But your first priority is taking care of your current situation – paying your rent or mortgage and your utility bills in full and on time.

On the other hand, not every old debt will stop you from getting credit. A bank or other business might care more that you have a steady job than that you have an old debt.



Even if you agree that you owe the money, you may want to explain why. Maybe you were laid off. Maybe your ex-husband ran up a big bill right before you divorced him. Maybe you had a serious illness and no health insurance. Write up a statement explaining the situation, and give it to businesses or landlords that are getting credit reports about you.

If you can afford to pay off old debts, you may want to work out a payment plan. To get help with this, call the Consumer Credit Counseling Service at 1-(800) 388-2227.

If you want to buy a house, talk to a home ownership program. They will help you work on your credit. Call First Call for Help statewide at 211 (or (651) 291-0211 from a cell phone) for programs in your area.



In some cases, you should think about bankruptcy. Bankruptcy makes sense if you have no way to catch up on your bills, and your creditors are taking action against you – like garnishing your wages or bank accounts.

What is a “credit repair” scam?

Watch out for “credit repair” companies that offer to help you hide bad credit or “create a new credit identity.” It is a crime to make false statements on a loan or credit application or to misrepresent your social security number. Some credit repair companies advise people to get Employer Identification Numbers and use them instead of social security numbers. If you do this to hide bad credit, it is illegal. In general, beware of any group offering “credit repair.” They may charge you money for bad or illegal advice or for things you could do yourself for free.

To find other fact sheets, including any mentioned above, go to www.lawhelpmn.org/LASMfactsheets

To find your local legal aid office by county go to www.lawhelpmn.org/resource/legal-aid-offices

Fact Sheets are legal information NOT legal advice. See a lawyer for advice.

Don't use this fact sheet if it is more than 1 year old. Ask us for updates, a fact sheet list, or alternate formats.

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FREE CREDIT REPORT REQUEST

Use this form to ask for your free (once every 12 months) copy of your credit report.

FULL NAME:

(First, middle initial, last)

CURRENT ADDRESS:

PREVIOUS ADDRESS (if you have been at your current address for less than 2 years)

DATE OF BIRTH:

____ / ____ / ____

SOCIAL SECURITY #

I am requesting my free copy of my credit report that I can get every 12 months.

- ☐ I want a credit report from all three credit bureaus.
- ☐ I want a report from Equifax
- ☐ I want a report from Experian
- ☐ I want a report from Trans Union

SIGNED:

DATE:

Mail this completed form to: Annual Credit Report Request Service

PO Box 105281

Atlanta, GA 30348-5281

CREDIT REPORT REQUEST

Use this form for copies of your credit report if you have already gotten your free one.

FULL NAME:

(First, middle initial, last)

CURRENT ADDRESS:

PREVIOUS ADDRESS (if you have been at your current address for less than 2 years)

DATE OF BIRTH: / / SOCIAL SECURITY # _____

PAYMENT:

☐ Check or money order for \$ _____

☐ I am entitled to a free copy because:

- ☐ I get public assistance, or
- ☐ I am unemployed and plan to seek employment within 60 days, or
- ☐ My report is inaccurate due to fraud
- ☐ I was denied credit based on your report in the last 60 days
(I am sending a copy of the denial letter)

SIGNED: _____ DATE: _____

Mail this completed form to the Credit Bureau you want to contact. Use the address listed in this fact sheet. Don't forget to include a copy of your photo ID and a copy of a current utility bill that shows your name and address.