



## 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 set up 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](http://www.annualcreditreport.com). Doing it online is the fastest. You get your report right away.
- You can call 1(877) 322-8228 to give your information on the phone and they will mail your report to you.
- If you want to request your credit report by mail, you can download an Annual Credit Report Request Form to fill out. You can get it from the website above. Or, you can send in a written request. You can write a letter or use the form “Free Credit Report” at the end of this fact sheet. Make sure you give your full name, mailing address, social security number, and your birthday. Mail your completed form or letter to:

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

It is best to get a copy from all 3 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.

**Do not get your free annual credit report from anywhere else!!** There are many, many scams out there.

## WHAT IF I NEED TO SEE MY REPORT MORE THAN ONCE A YEAR?

Even if you have already gotten 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.

Send these requests right to the credit bureaus. The addresses, phone numbers, and websites are listed below. If you need a copy, but are not eligible for a free one, the credit bureau can charge you up to \$10.50. Minnesota residents only have to pay \$3.00 for the first copy.

To get your credit report directly from one or all of the 3 Credit Bureaus, you can fill out the form, “*Credit Report Request*” at the end of this fact sheet. Make copies. Send it to the 3 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](http://www.equifax.com)

### **Experian**

PO Box 2002  
Allen, TX 75013

1(888) 397-3742

[www.experian.com](http://www.experian.com)

### **Trans Union**

PO Box 1000  
Chester, PA 19022

1(800) 916-8800

[www.transunion.com](http://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 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:

- Write a letter to the credit bureau and tell them what the mistake is. Date it and keep a copy.
- 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.
- Send a copy of the report with your letter. Circle the mistake on it, and write next to it, “Please Remove.” Keep a copy of the report for yourself.
- Send copies of any papers that help explain the situation.
- **You should also contact the creditor who 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, you should write to the credit bureau as stated above **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.



## 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. They send them your letter. 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 make the credit bureau 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, write a letter to:

The Federal Trade Commission  
600 Pennsylvania Ave. NW  
Washington DC 20580.

## 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.
- You may not owe the money, because the business that reported you was guilty of fraud, deception or broke consumer protection laws. For example, maybe a car dealer is reporting a debt, but they lied to you about the mileage on the car when they sold it to you. While you dispute the debt with the car dealer, you can have the credit bureau report that it is a disputed debt.

## 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 Legal Aid Society materials, including the fact sheets mentioned in this document, go to [www.lawhelpmn.org/LASMfactsheets](http://www.lawhelpmn.org/LASMfactsheets).

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*Minneapolis Legal Aid – CLE  
MN Legal Services Coalition  
2324 University Avenue W. – Suite 101B  
St. Paul, MN 55114*

*Do not use this fact sheet if it is more than 1 year old.  
Write us for updates, a fact sheet list, or alternate formats.  
Fact Sheets aren't a complete answer to a legal problem.  
See a lawyer for advice.*

# 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.