



SOUTH CAROLINA LEGAL SERVICES

COMMON CREDIT REPORT ERRORS

Use this list to check for common errors and make sure your credit reports are accurate and up-to-date. Each of the credit reporting companies may have different information in your credit report — that’s why you should request your report from each of them.

IF YOU FIND ERRORS, YOU SHOULD CONTACT THE CREDIT REPORTING COMPANY WHO SENT YOU THE REPORT, AND THE CREDITOR OR COMPANY THAT PROVIDED THE INFORMATION (CALLED THE “FURNISHER” OF THE INFORMATION). S.C. LEGAL SERVICES CAN HELP WITH GETTING ERRORS CORRECTED. YOU CAN ALSO DO IT YOURSELF WITH FORMS FROM THE FEDERAL TRADE COMMISSION WWW.FTC.GOV AND THE CONSUMER FINANCIAL PROTECTION BUREAU WWW.CONSUMERFINANCE.GOV.

PERSONAL INFORMATION

- **ERRORS IN YOUR IDENTITY DATA, SUCH AS WRONG NAME, PHONE NUMBER, OR ADDRESS**
- **ACCOUNTS BELONGING TO ANOTHER PERSON WITH THE SAME OR SIMILAR NAME TO YOU**
- **INCORRECT ACCOUNTS RESULTING FROM IDENTITY THEFT**

REPORTING OF ACCOUNT STATUS

- **CLOSED ACCOUNTS REPORTED AS OPEN**
- **YOU'RE REPORTED AS THE OWNER OF THE ACCOUNT, WHEN YOU'RE JUST AN AUTHORIZED USER**
- **ACCOUNTS THAT ARE INCORRECTLY REPORTED AS LATE OR DELINQUENT**
- **INCORRECT DATE OF LAST PAYMENT, DATE OPENED, OR DATE OF FIRST DELINQUENCY**
- **SAME DEBT LISTED MORE THAN ONCE**

BALANCE ERRORS

- **ACCOUNTS WITH INCORRECT CURRENT BALANCE**
- **ACCOUNTS WITH INCORRECT CREDIT LIMIT**

DATA MANAGEMENT ERRORS

- **REINSERTION OF INCORRECT INFORMATION AFTER IT WAS CORRECTED**
- **ACCOUNTS THAT APPEAR MULTIPLE TIMES WITH DIFFERENT CREDITORS LISTED**