



## Identity Theft – Registering Disputes with a Credit Reporting Agency

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This Identity Theft Credit Tip provides you with instructions to follow when you register disputes with a credit-reporting agency (CRA). Register dispute means you contact the CRA to let them know that you disagree with information listed on your credit report.

### **Instructions to Register Disputes:**

1. Review each section for accuracy.
2. Since you requested a security alert to be part of your report, make sure that it is included.
3. Highlight information you think is incorrect or is unfamiliar to you.
4. Create a file and keep the following information in it.
  - a. A record of every conversation. Include the following information for each conversation.
    - Date
    - Time
    - Name of CRA
    - Name of the person you speak with
    - Phone number of the person you speak with
    - Important points of your conversation
    - Results of your conversation
  - b. Copies of all written materials, which include:
    - Letters or emails (sent and received)
    - Credit reports
    - Mailing receipts from post office
5. You can register your dispute with the CRA by phone, letter, or the Internet.
  - a. The phone number is on your report. Remember to follow-up each conversation in writing and use certified or return receipt request mail.
  - b. Written instructions should be included in the materials you received with your report. If not, call the CRA for instructions.

- c. The web site address is included with the materials you receive with your report. If not, call the CRA or search the Internet for the web site address.
6. Mark your calendar to follow up. The follow-up date is determined by the content of a conversation or letter. Remember, the CRA has up to 30 days to verify information you dispute.
7. Follow up with the CRA (if the CRA hasn't resolved your dispute in writing).
8. Continue the process (contact and follow-up) until your dispute is resolved.
9. Obtain a copy of your credit bureau report that includes the corrected information.

The next credit tip will focus on action steps to dispute credit grantors.