

## How to Fix Inaccurate Information on a Trans Union Credit Report

Here we'll outline the steps a consumer should take in disputing information on their credit report that you can share with your applicants.

Trans Union has a 4-step process to facilitate dispute investigations so that resolutions are reached.

Here's how the process works:

**Step 1:** The consumer identifies inaccurate information on their most recent Trans Union credit report.

**Step 2:** The consumer selects and completes the most convenient method (online, phone or mail) for them to contact Trans Union to initiate a dispute investigation.

**Step 3:** Trans Union contacts the data provider that reported the information and asks the data provider to verify the information in question. The source might have up to 45 days to verify whether the information is correct.

**Step 4:** Trans Union documents the outcome of the investigation and makes any necessary changes to the consumer's credit report. Trans Union will notify the consumer of the outcome of their dispute approximately three to five business days after the investigation is complete. If the dispute was initiated online, they will notify the consumer via e-mail and they can view the results of the investigation immediately.

If a consumer submits more than one dispute at the same time, Trans Union will investigate all of the records in question during the same time period. At the conclusion of the investigation, the consumer will receive a credit report reflecting all of the results.

If the consumer disagrees with the results of an investigation of their credit report, they have the right to add a 100-word consumer statement to their report that explains their side of the situation. Trans Union's customer service representatives are available to assist the consumer in writing their statement. Creditors or lenders may review the consumer statement and take it into consideration when making their credit decisions. The statement remains on the credit report until the consumer requests that it be removed.

The credit bureaus' goal is to report the most accurate information possible. Consumers are encouraged to always use this dispute process to ensure their information is provided correctly to creditors.

### **Bureau contact information:**

#### **Trans Union Consumer Disputes**

P. O. Box 2000

Chester, PA 19022

1-800-916-8800

<http://www.transunion.com/corporate/personal/creditDisputes/submitDispute.page>