



Search CreditCards.com

Search

Search by Type Of Card

- ▶ Low Interest Credit Cards
- ▶ Balance Transfer Cards
- ▶ Instant Approval Cards
- ▼ Reward Credit Cards
 - Points
 - Retail
 - Gas Cards
 - Hotel/Travel
- ▶ Cash Back Credit Cards
- ▶ Airline Credit Cards
- ▶ Business Credit Cards
- ▶ Student Credit Cards
- ▶ Prepaid & Debit Cards
- ▶ Credit Card Specials

Search by Credit Quality

- ▶ Excellent Credit
- ▶ Good Credit
- ▶ Fair Credit
- ▶ Bad Credit
- ▶ Limited or No Credit History

Search by Bank or Issuer

- ▶ Advanta
- ▶ American Express®
- ▶ Bank of America®
- ▶ Capital One®
- ▶ Chase
- ▶ Citi® Credit Cards
- ▶ Discover®
- ▶ First PREMIER® Bank
- ▶ MasterCard®
- ▶ Visa®

News and Advice

- ▶ News About Credit Cards
- ▶ Credit Card News Archive
- ▶ Credit Card Blogs
- ▶ RSS News Feeds
- ▶ Credit Card Newsletter

Tools

- ▶ Credit Card Calculators
- ▶ Credit Card Terms & Glossary
- ▶ PrivacyWise™
- ▶ Credit Card Site Map
- ▶ Credit Score Estimator

Accept Credit Cards

- ▶ Merchant Account Providers
- ▶ Merchant Account Articles

[Credit Cards](#) > [Credit Card News](#) > Consumer credit report statement sample letters

Consumer credit report statement sample letters

Follow this step-by-step guide to get your letter to the right place



By Melody Warnick

It's relatively painless to file a consumer statement [that pleads your case regarding an item on your credit report](#), if you know how to do it. However, since all of the major credit bureaus handle things slightly differently, knowing how can be a real challenge. To help, we've create this list of sample letters that you can use on your own credit report.

Below is a series of sample statements that cover three common real-world scenarios. Submission requirements vary by credit bureau, as you can tell from the box on this page, so we had to tailor each letter in each situation to the needs of the credit bureau in question. In each case, there are several blanks that you'll need to fill in -- and you should, of course, feel free to tailor the text of the statement to match exactly your specific situation -- but these letters should provide you with a good head start.

Scenario 1: Identity theft

- **Equifax:** [PDF](#) | [TXT](#) | [DOC](#)
- **Experian:** [PDF](#) | [TXT](#) | [DOC](#)
- **TransUnion:** [PDF](#) | [TXT](#) | [DOC](#)

Scenario 2: Medical emergency

- **Equifax:** [PDF](#) | [TXT](#) | [DOC](#)
- **Experian:** [PDF](#) | [TXT](#) | [DOC](#)
- **TransUnion:** [PDF](#) | [TXT](#) | [DOC](#)

Scenario 3: Error or dispute with a business

- **Equifax:** [PDF](#) | [TXT](#) | [DOC](#)
- **Experian:** [PDF](#) | [TXT](#) | [DOC](#)
- **TransUnion:** [PDF](#) | [TXT](#) | [DOC](#)

If you'd prefer to craft a letter of your own, you can. We've got some tips below that should make it easier on you. Here's what you should know:

- **Be specific:** If you're disputing a creditor error, explain how you've dealt with the problem thus far: "The company claims they never received the

How to submit your statement

Each of the credit reporting agencies allows you submit your 100-word statement either by phone, mail or online. Here's how:

Equifax

- **Mail:** Along with your 100-word statement, include your full name, date of birth, your current address and any previous addresses from the past five years, your Social Security number and the file number from your credit report. Mail it to: Equifax, P.O. Box 740256, Atlanta, GA 30374.
- **Phone:** A phone number to call is included in your Equifax credit report.
- **Online:** You'll find information about submitting an online statement in your Equifax credit report.

TransUnion

- **Mail:** When you send your statement, include your name, address, date of birth, Social Security number and TransUnion file number. Send it to: TransUnion, P.O. Box 2000, Chester, PA 19022.
- **Phone:** Call (800) 916-8800.
- **Online:** You'll find a clickable link in the statement field in the online version of your TransUnion credit report.

Experian

- **Mail:** When you mail your statement, include your full name, your addresses for the past two years, your Social Security number, date of birth, and the file number from your credit report. Also include a photocopy of a government-issued ID card, like a driver's license, and a copy of a utility bill or bank statement, to authenticate your identity. (These won't be returned.) Mail it to: Experian, P.O. Box 2002, Allen, TX

check I mailed in March. I called and spoke with a manager when I first saw the overdue notice."

- **Be honest:** Fudging the details to make yourself sound better has the potential to backfire in disastrous ways.
- **Avoid emotion:** Disclosing your bout with cancer may help lenders

understand your late payments, but they won't enjoy a sob story. Use straightforward language, like, "I spent the first four months of 2008 undergoing treatment for breast cancer. Because I was unable to work during that time, I was late paying a number of bills. Now healthy, I have caught up on all my payments and am currently in good standing with my creditors."

- **Don't excuse the inexcusable:** "We highly discourage writing, 'I went on vacation to Bermuda and forgot to mail the check,'" says Rod Griffin, a spokesman for Experian. "Basically you're confirming that the account payment was late and that it just slipped your mind. That won't be helpful."
- **Call in an expert:** If you're worried about wordsmithing 100 words to your advantage, consult a lawyer or credit counselor. For instance, [ClearPoint Financial Service](#) offers consumers a free credit report consultation either at an office, over the phone or online.

75013, or look for a region-specific address on your credit report so you'll receive quicker service.

- **Phone:** Call (888) 397-3742.
- **Online:** There's information in the online version of your Experian credit report.

See related: [Plead your case on your credit report in 100 words or less](#), [How to read, understand your credit report](#), [Credit reports -- How to get the one that's actually free](#), [How errors on your credit report get fixed](#)

Published: November 19, 2008

[Comments or questions](#), [Story archive](#)



Three most recent Credit scores, credit reports stories:

- [Credit score formulas not changing as credit limits slashed](#) – Banks' decision to cut credit limits may hurt cardholders, but borrowers shouldn't expect any immediate help from the companies that decide how those lines of credit impact credit scores. ...
- [Keeping credit scores clean before you close on a home](#) – Unwitting homebuyers who go on a credit card binge risk losing their pre-approval status and financing. ...
- [How to add a written statement to your credit report](#) – Your credit report is usually the final word when it comes to lending, but the rules let you make 100 of those words your own. ...



Secure SSL
Technology

Home

[Site Security](#)
[Privacy Policy](#)
[Site Map](#)
[FAQs](#)

About Us

[Overview](#)
[Leadership Team](#)
[Media Center](#)
[Careers](#)

Contact Us

[Customer Support](#)
[Partnership Opportunities](#)
[Business Development](#)
[Media Relations](#)

Related Sites

[Tarjetas de Credito](#)
[UK Credit Cards](#)
[Australian Credit Cards](#)
[Canadian Credit Cards](#)
[Credit Card Blogs](#)



[RSS news feeds](#)

© Copyright 2009 Credit Cards.com. All Rights Reserved. [Terms of Use](#)