

The following comes from this web site:

<http://www.bad-credit-advisor.com/credit-report-dispute-contacting-credit-reporting-agencies.html>

Equifax, Experian, TransUnion: mail address, phone number, fax number

TransUnion

TransUnion phone number: **800-916-8800** or **800-888-4213**

TransUnion fax number: **610-546-4605** or **610-546-4758**

The voicemail system is available in Spanish or English and your report is mailed within 72 hours by U.S. mail. If you are faxing to TransUnion, please put "Attention: Consumer Relations" on the cover sheet.

Equifax

Equifax phone number: **800-685-1111** or **888-873-5392**

Equifax fax number: **888-664-4535** or **888-729-0083**

The voicemail system available in Spanish or English. It will let you record your request if you were turned down for credit, employment, or insurance.

Experian

Experian phone number: **888-397-3742**

Experian fax number: **972-390-3809** is not available any longer - Experian has stopped accepting faxes.

This note was recently added to their website: "Experian's National Consumer Assistance Center **does not recognize faxing** as a secure means for transmitting confidential consumer identification information. Therefore, we do not accept consumer correspondence that is faxed to any Experian office. Faxed documents are not processed." You can Dispute Online.

The voicemail system is available in Spanish or English. It will let you record your request if you were turned down for credit, employment, or insurance. If you weren't recently denied credit, it will quote a price and tell you how to write for a copy of your report.

A word of caution:

If your phone request gets lost, you will have to write anyway. If your letter is later than 30 days after you were denied credit, employment, or insurance, you might have to pay for the report. Send your letter by registered or certified mail and mention the date that you requested the report by phone. With Equifax you must follow up your phone order with a written request containing proof of address, your driver's license, name, date of birth and SSN.

TransUnion mailing address:

TransUnion

P.O. Box 2000

Chester, PA 19022-2000

Equifax mailing address:

Equifax

How to Contact the Three Major Credit Bureaus – Experian, Equifax, and Trans Union

The following comes from this web site:

http://www.bcsalliance.com/cra_contact.html

Telephone Numbers and Mailing Addresses of the Three Major Credit Bureaus

The contact information for the three major credit reporting agencies (or credit bureaus) is below. When you contact them, you must have specific information handy so that they can verify your identity. Note that these agencies have a duty to make sure that the person requesting a copy of his or her credit report is indeed that person and not a thief or unauthorized third party. Therefore, if the information they have on file about you does not match the information you provide to them, there will be a delay in obtaining your report, or they might deny your request altogether.

For example, if you have recently moved, the credit bureau might not have your new address and phone number yet. If you request they send your credit report to your new address, they will refuse your request and ask you to prove you are who you say you are. This might require sending them copies of your driver's license with the new address and a statement from a landlord, utility company, etc. that proves you live at the new address. Therefore, if you want to obtain a copy of your credit report as quickly as possible, it would be wise to phone them first and find out if you can simply order your report over the phone, or need to send them proof of your identity. And, before contacting them, read this page entirely to find out if you would like to obtain free credit reports online with absolutely no catches or hidden fees involved.

Experian

P. O. Box 9595 [see note], Allen, TX 75013-9595 Tel: 888-397-3742

When ordering your credit report, you might be asked to provide the following information: First, middle and last name; current address; previous addresses for the past five years; social security number, date of birth; spouse's name. If you are not entitled to a free credit report, they will charge you a fee around \$10 for a copy of your credit report

Note: Experian has a long history of changing its mailing address periodically, so the mailing address provided may not be accurate.

Equifax

P. O. Box 740241, Atlanta, GA 30374-0241 Tel: 800-685-1111

When ordering your credit report, you might be asked to provide the following information: Full legal name, address, social security number, most recent former address. If you are not entitled to a free credit report, they may charge you a fee around \$10 for a copy of your credit report.

Trans Union

P. O. Box 1000, Chester, PA 19022 Tel: 800-888-4213

When ordering your credit report, you might be asked to provide the following information: First, middle and last name; current address; previous addresses for past two years; social security number, date of birth; current employer; phone number. If you are not entitled to a free credit report, they may charge you a fee around \$10 for a copy of your credit report.

If you want to order your credit reports online, you are entitled to one free credit report each year from each of the three credit bureaus -- Experian, Equifax and TransUnion. The three credit bureaus have set up a website so you can easily order your credit reports online. [Click here for more information.](#)