DISPUTE COMMAND

DIY credit dispute education · grounded in the Fair Credit Reporting Act

FREE CREDIT DISPUTE STARTER KIT

Find the error. Send the letter. Hold the bureau to the law.

Everything you need to file your first written credit dispute **today**: a ready-to-use dispute letter, step-by-step mailing instructions, verified bureau addresses, and the investigation timeline the law requires the bureaus to follow.

INSIDE THIS KIT

2. **Dispute Letter Template** — Fill-in-the-blank letter for general errors
3. **How to Complete & Send** — Six steps from report to certified mail
4. **Bureau Quick Reference Card** — Addresses, portals, and phone numbers
5. **Timeline & Follow-Up Guide** — What the bureau must do — and when
6. **Your Next Step** — The complete Credit Dispute Toolkit

FCRA § 611 · 30 DAYS

BUILT ON PUBLIC, OFFICIAL SOURCES

Federal Trade Commission · Consumer Financial Protection Bureau
Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. · Official bureau websites

Edition 1.0 · September 2026 · disputecommand.com · Educational information only, not legal advice.

PART 1 · DISPUTE LETTER TEMPLATE

General Error Dispute Letter

Use this letter to dispute information that is wrong or incomplete on your report. Replace every **[GOLD BRACKETED FIELD]**, send one letter to each bureau reporting the error, and sign it by hand.

[DATE]

[YOUR FULL NAME — include middle initial and suffix (Jr., Sr., III)]
[STREET ADDRESS]
[CITY, STATE ZIP]
Date of birth: **[MM/DD/YYYY]** | Social Security number: **[XXX-XX-XXXX]**
Report or confirmation number (if shown on your report): **[NUMBER]**

[BUREAU NAME]
[BUREAU DISPUTE MAILING ADDRESS — see page 4]

Sent by USPS Certified Mail, Return Receipt Requested — Tracking No. [NUMBER]

Re: Dispute of inaccurate information — request for reinvestigation under Section 611 of the Fair Credit Reporting Act (15 U.S.C. § 1681i)

Dear Sir or Madam:

I am writing to dispute the following information in my credit file. The items I dispute are circled on the enclosed copy of my credit report.

Item 1: **[CREDITOR / COMPANY NAME AS SHOWN ON REPORT]** — Account No. **[ACCOUNT NUMBER AS SHOWN]**
This item is **[inaccurate / incomplete]** because **[STATE THE SPECIFIC ERROR — e.g., "this account does not belong to me," "my March 2025 payment was made on time," "the balance is $0, not $1,240"]**.
I request that this item be **[deleted / corrected to read: CORRECT INFORMATION]**.

[Repeat the three lines above as Item 2, Item 3, etc. for each additional error on this bureau's report]

Under Section 611 of the Fair Credit Reporting Act, I request that you conduct a reasonable reinvestigation of these items, forward all relevant information I have provided — including the enclosed documents — to the company that furnished the information, and delete or correct any information that is inaccurate, incomplete, or cannot be verified.

Please send me written notice of the results of your reinvestigation and, if my file is changed as a result, a free copy of my updated credit report.

Enclosed are copies of: **[e.g., my credit report with disputed items circled; government-issued photo ID; utility bill showing my current address; bank statement or payment confirmation supporting my dispute]**.

Sincerely,

[SIGNATURE — sign in ink]
[PRINTED NAME]
Enclosures: **[NUMBER]** documents

WRITE IT TO WIN Be specific. "This is wrong" invites a form rejection. Name the exact error, state what the correct information is, and attach a document that proves it. Send copies only — never originals.

Need a letter for every scenario? Get the complete Credit Dispute Toolkit → disputecommand.com/toolkit

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PART 2 · HOW TO COMPLETE & SEND

Six Steps From Report to Mailbox

Follow these in order. Most people can complete all six in a single afternoon.

01

Get your free credit reports

Go to **AnnualCreditReport.com** — the official site for free reports from Equifax, Experian, and TransUnion. Per the FTC, the three bureaus have permanently extended free **weekly** reports there. Pull all three: an error may appear on one report and not the others.

02

Identify the error

Print the report and circle each item you are disputing. Write down the company name and account number exactly as they appear. Only dispute information you believe is inaccurate or incomplete — per the FTC, accurate negative information can generally be reported for 7 years, and bankruptcies for 10.

03

Fill in the letter

Complete the template on page 2. Write one letter per bureau, and list every error that appears on that bureau's report. For each item, state what is wrong, why, and what the correct information is.

04

Assemble your dispute packet

☐ Signed letter ☐ Copy of the report with items circled ☐ Copy of a government-issued ID ☐ Copy of proof of address (utility bill, bank or insurance statement) ☐ Copies of any documents that prove the error. The FTC also recommends including the bureau's own dispute form if it has one. Bureaus do not return documents — send copies only.

05

Mail it Certified Mail with Return Receipt

At the post office, send the packet by **USPS Certified Mail** and add a **Return Receipt** (paper or electronic) — the FTC recommends this so you have proof the bureau received it. Use the dispute address on page 4 or the address printed on your credit report. Fees vary; check current prices at usps.com.

06

Keep a complete record

Before sealing the envelope, photograph or scan every page. Save the certified mail receipt and tracking number. Log the date mailed and the date delivered — the delivery date starts the bureau's 30-day investigation clock (see page 5).

GOOD TO KNOW Filing a dispute is free. The FTC is clear: both the credit bureau and the company that reported the information must correct inaccurate or incomplete information at no charge. You do not need to pay anyone to do this for you.

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PART 3 · BUREAU QUICK REFERENCE CARD

Where to Send Your Dispute

Official dispute contacts for the three nationwide credit bureaus. Dispute with every bureau whose report shows the error — each one investigates separately.

EQUIFAX

MAIL DISPUTES TO	ONLINE DISPUTE PORTAL	PHONE
Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30374-0256	equifax.com/personal/credit-report-services/credit-dispute **NOTE** Mon–Fri 9am–9pm ET; Sat–Sun 9am–6pm ET (per Equifax)	**1-888-378-4329**

EXPERIAN

MAIL DISPUTES TO	ONLINE DISPUTE PORTAL	PHONE
Experian P.O. Box 4500 Allen, TX 75013	experian.com/disputes/main.html Document upload: experian.com/upload **NOTE** Mail disputes: include ID and proof of address (per Experian)	**1-888-397-3742**

TRANSUNION

MAIL DISPUTES TO	ONLINE DISPUTE PORTAL	PHONE
TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016-2000	transunion.com/credit-disputes/dispute-your-credit **NOTE** Mon–Fri 8am–10pm ET; Sat–Sun 8am–5pm ET (per TransUnion)	**1-800-916-8800**

OTHER OFFICIAL RESOURCES

Free credit reports	AnnualCreditReport.com	The only official source for free reports from all three bureaus
Complaint to regulator	consumerfinance.gov/complaint	File with the CFPB if a bureau fails to respond or resolve
Identity theft	IdentityTheft.gov	FTC report and personalized recovery plan
Official dispute guidance	consumer.ftc.gov	Search “Disputing Errors on Your Credit Reports”

VERIFIED Contacts verified against each bureau’s official website and FTC guidance in September 2026. Bureaus occasionally change addresses — before mailing, confirm against the bureau’s website or the dispute address printed on your credit report.

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PART 4 · TIMELINE & FOLLOW-UP GUIDE

What Happens After You Mail It

Section 611 of the FCRA (15 U.S.C. § 1681i) sets deadlines the bureau must meet. Use this page to know what to expect — and when to act.

WHAT THE BUREAU MUST DO

WHEN	WHAT THE LAW REQUIRES	FCRA CITE
Within 5 business days of receipt	Notify the company that furnished the information and pass along all relevant information you sent.	§ 1681i(a)(2)
Within 30 days of receipt	Complete a reasonable reinvestigation. Inaccurate, incomplete, or unverifiable information must be deleted or modified.	§ 1681i(a)(1), (a)(5)
Up to 15 more days	The 30 days may be extended by up to 15 days if you send additional relevant information during the 30-day period.	§ 1681i(a)(1)(B)
Within 5 business days of completing	Send you written results. If your file changed, include a free copy of your credit report.	§ 1681i(a)(6)
If found "frivolous"	The bureau may stop investigating only if it notifies you within 5 business days and explains why — often a request for more information.	§ 1681i(a)(3)
If a deleted item returns	The furnisher must certify it is accurate, and the bureau must notify you in writing within 5 business days of reinsertion.	§ 1681i(a)(5)(B)

YOUR FOLLOW-UP SCHEDULE

DAY 0	Mail your packet. Log the date, bureau, account, and tracking number.
DAYS 3–10	Confirm delivery on USPS tracking. Record the delivery date — this is Day 1 of the bureau's 30 days.
DAYS 30–40	Watch your mail (and email, if you gave one) for written results. Allow a few days for delivery.
RESULTS IN	Pull a fresh report at AnnualCreditReport.com and confirm the change actually appears.
NO RESPONSE BY DAY 45	File a complaint at consumerfinance.gov/complaint. Attach your letter and proof of delivery.

IF YOUR DISPUTE IS REJECTED A "verified" result is not the end. You can: **(1)** ask the bureau for a description of how it verified the item — it must respond within 15 days of your request (§ 1681i(a)(7)); **(2)** dispute directly with the company that reported it (FTC sample letter available at consumer.ftc.gov); **(3)** send a new dispute with new evidence; **(4)** add a brief statement of dispute to your file (§ 1681i(b)); and **(5)** file a CFPB complaint.

Need a letter for every scenario? Get the complete Credit Dispute Toolkit → disputecommand.com/toolkit

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PART 5 · YOUR NEXT STEP

One Letter Handles One Scenario. The Toolkit Handles All of Them.

This starter kit covers the most common dispute: general errors. But collections, late payments, mixed files, outdated negatives, and rejected disputes each need a different approach. The **Credit Dispute Toolkit** gives you the complete system.

✓ **14 Dispute Letter Templates**
Word + PDF. Collections that aren't yours, late payments, charge-offs, identity errors, ex-spouse accounts, outdated negatives, duplicate listings, unauthorized inquiries, mixed files, bankruptcy-discharged balances, medical debt, and a follow-up escalation letter.

✓ **Bureau-Specific Submission Guide**
Screen-by-screen walkthroughs of the Equifax, Experian, and TransUnion online portals, plus a documentation checklist for every dispute type.

✓ **30/60/90-Day Follow-Up Calendar**
A printable calendar that maps every FCRA deadline to the action you take next.

✓ **Dispute Tracking Spreadsheet**
Excel + Google Sheets. Track every dispute across all three bureaus — dates, tracking numbers, deadlines, and results — in one place.

✓ **Rejection Recovery Protocol**
What to do when the bureau says "verified": method-of-verification requests, furnisher disputes, CFPB complaints, and when to talk to a consumer protection attorney.

✓ **Bonus: FCRA Quick Reference**
The FCRA sections that matter most to consumers, on one page, cited to the official text.

GET THE CREDIT DISPUTE TOOLKIT

Every letter, every scenario, every deadline — instant digital download.

disputecommand.com/toolkit →

Free video walkthroughs: search **Dispute Command** on YouTube for step-by-step portal walkthroughs, FCRA explainers, and what to do when a dispute is rejected.

Important: Dispute Command is an educational publisher, not a law firm, and does not provide legal advice or credit repair services. This kit is general information based on the Fair Credit Reporting Act and FTC and CFPB consumer guidance. Results depend on the facts of each dispute; information that is accurate may lawfully remain on your report. Dispute only information you believe in good faith is inaccurate or incomplete. For advice about your specific situation, consult a licensed attorney. © 2026 LGJ Enterprises LLC. All rights reserved.