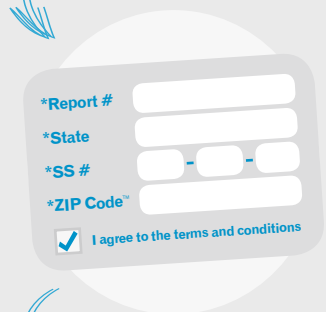


# How to dispute items on your Experian credit report



## Getting started

- Step #1** Get your personal report directly from Experian and have it ready.
- Step #2** Go to [www.experian.com](http://www.experian.com).
- Step #3** From the "Consumer Assistance" tab, select "Disputes" from the dropdown menu.
- Step #4** Select "Start a New Dispute Online," and click "Continue."
- Step #5** Select "My Credit Report Has a Report Number," and click "Continue."
- Step #6** Locate your report number, and enter it where indicated.



## Give us some details

- Step #7** Enter your report number, state, Social Security number and ZIP Code.<sup>SM</sup>
- Step #8** Under "terms and conditions," you are asked to verify that you are requesting your own report and the information you are providing is accurate and true.
- Step #9** Click "Submit."



## Tell us about it

- Step #10** Click on the item you wish to dispute from the dropdown menu.
- Step #11** Click "Dispute This Item."
- Step #12** Select the reason for your dispute from the menu of common dispute reasons.
- Step #13** If necessary, provide additional details in the box. When complete, click "Submit Your Dispute."
- Step #14** Review the dispute information and select "Yes, Submit My Dispute."
- Step #15** Provide an email address to which a notice will be sent when your dispute results are ready to be viewed online.

## Live credit smart



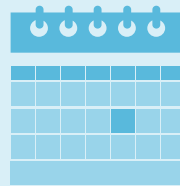
Get a free copy of your credit report every 12 months from each credit reporting company



Provide correct and consistent information on credit applications



Review your credit report frequently to ensure that the information is accurate and complete



Review monthly billing statements from their credit grantors to ensure accuracy of purchases and payment amounts