## **CREDIT BUREAU INFORMATION**



BECU Credit Disputes - Mail stop #1082-2 P.O. Box 97050 Seattle, WA 98124	<b>To Report Fraud</b> 1-800-233-2328 206-439-5700	To dispute information reported by BECU on credit report:  ■ Send letter to BECU at above address; provide the required information:  ■ Full Name (include Jr. or Sr.) ¹  ■ Date of birth  ■ Mailing Address  ■ Account number disputing  ■ Description of the dispute; what is being reported incorrectly and why the information is incorrect  ■ Signature ²	
Equifax P.O. Box 740256 Atlanta, GA 30374 1-800-685-1111 www.equifax.com	To Report Fraud 1-888-766-0008  To Update Fraud Information 1-866-222-5880	Fees* ■ Fees vary check with Equifax ■ If you have been denied credit within the last 60 days, the report is free.  To dispute information on credit report: ■ Submit online dispute at: www.equifax.com ■ Call agency at above phone number	
Experian P.O. Box 2104 Allen, TX 75013-2104 1-888-EXPERIAN (1-888-397-3742) www.experian.com	<b>To Report Fraud</b> 1-888-397-3742 1-800-301-7196 (fax)	Fees* ■ Fees vary check with Experian ■ If you have been denied credit within the last 60 days, the report is free.  To dispute information on credit report: ■ Submit online dispute at: www.experian.com ■ Call agency at above phone number	Provide Required Information:  ■ Full Name ¹ ■ Social Security Number ■ Date of birth ■ Current & previous addresses the last 5 years ■ Signature ² ■ Copy of driver's license, utility, or phone bill
Trans Union P.O. Box 2000 Chester, PA 19022 1-800-916-8800 www.transunion.com	<b>To Report Fraud</b> 1-800-680-7289	Fees* ■ Fees vary check with Trans Union ■ If you have been denied credit within the last 60 days, the report is free.  To dispute information on credit report: ■ Submit online dispute at: www.transunion.com ■ Call agency at above phone number	Provide Required Information  Full Name  Social Security Number Date of birth Current & previous addresses the last 2 years Current employer Phone number Signature 2
Free Credit Report	Annualcreditreport.com P.O. Box 105281 Atlanta, GA 30348-5281 1-877-322-8228 www.annualcreditreport.com	Fees ■ Free one time per year ■ MUST USE OFFICIAL FORM available from www.annualcreditreport.com (Annual Credit Report Request Form)	Required Information  Full Name (include Jr. or Sr.)  Social Security Number  Date of birth  Current & previous addresses

<sup>\*</sup>Credit report prices are subject to change and prices vary depending on state of residency. If requesting a joint report, cost will be double the amount of an individual report.

<sup>&</sup>lt;sup>1</sup> It is important to include all required information to ensure that a complete report is sent. <sup>2</sup> Include spouse's full name and signature when requesting joint information.