



Facts You Should Know

Payment history on your credit file is supplied by credit grantors with whom you have credit. This includes both open accounts and accounts that have already been closed.

Payment in full does not remove your payment history. The length of time information remains in your credit file is shown below:

Credit Accounts Accounts paid as agreed remain for up to 10 years.
Accounts not paid as agreed remain for 7 years.

Collection Accounts Remain for 7 years.

(The time periods listed above are measured from the “date of last activity” field accompanying the particular credit or collection account.)

Courthouse Records Remain for 7 years from the date filed, except:

- Bankruptcy-Chapters 7, 11 and 13 remain 10 years from the date filed.
- Unpaid tax liens remain indefinitely.
- Paid tax liens remain for up to 7 years from the date released.

A divorce decree does not supercede an original contract with a creditor and does not release you from legal responsibility on any account. You must contact each creditor individually and seek their legally binding release of your obligation. Only after that release has been granted can your credit history be updated accordingly.

There may appear to be duplicate accounts reported in your credit file. Please review it carefully as some credit grantors issue both revolving and installment accounts using similar account numbers. Another reason why an account may appear to be reported twice is that when you move, it is not necessary to investigate the balance on that account.

The balance reported is the balance on the date the creditor reported the information. Credit grantors supply information on a periodic basis, so the balance shown may not be completely up-to-date. If the balance reported was correct as of the date reported, it is not necessary to investigate the balance on that account.

Disclosure of any file information over the telephone is strictly prohibited due to its confidential nature and our inability to confirm the identity of the caller.

NOTICE:

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If that review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information, and reports the results back to us. We then make deletions or changes to your credit file as appropriate based on the results of the reinvestigation.