

Block a Listing on your Credit Report

Send a Blocking Letter to the credit bureaus if you see listings for accounts that do not belong to you. Request that the bureaus block any new charges or entries associated with those accounts. Follow these steps.

1) Date

2) Credit Bureau Addresses – BLOCKING LETTER/DISPUTE

TransUnion, LLC
Consumer Dispute Center
P.O. Box 2000
Chester, PA 19022

Equifax
P.O. Box 740256
Atlanta, GA 30374

Experian
P.O. Box 2002
Allen, TX 75013

3) Identify your letter: BLOCKING LETTER

4) State reason for Blocking Letter

- Victim of Identity Theft (Attach a copy of the police report)
- Fraud Alert has been filed with the credit bureau (Attach a copy of your Fraud Alert letter)
- Identify the disputed account that you wish to have blocked. (Attach a copy of a current credit report with the disputed listing highlighted)
- State that creditor has been notified of identity theft and disputed account. (Attach a copy of Creditor dispute letter)

5) Provide contact and personal identifying information:

Your Complete Name
Address
City State Zip
Phone
Email
Social Security Number
Date of Birth

6) Sign your letter

7) List Enclosures: Provide a list of documents that support your request to block an account. (i.e. Police Report; Fraud Alert; Current Credit Report-highlighted; Creditor Dispute letter)

8) Maintain a file: Keep a copy of the blocking letter and all correspondence to/from the credit bureau.

9) Mailing: Send your letter by Certified Mail, Return Receipt, for proof of receipt of your letter. The credit bureaus have 30 days to respond to your dispute.