

# Download How To Write Credit Bureau Dispute Letters

A step-by-step guide for writing a successful credit dispute letter to help remove or update negative items on your credit report. Sample Credit Dispute Letter. Below is a sample dispute letter that can be used for an Equifax, Experian, or TransUnion dispute. Please remember that these letters are just examples. Can disputing your credit reports hurt your credit scores? There are no penalties for disputing errors on your credit reports. If you don't agree with the outcome of a credit dispute, you can file a complaint with the Consumer Financial Protection Bureau. Of the available ways to dispute, phone and online disputes are the most common. Experian, Equifax, and Transunion allow for you to pull a credit report directly from their websites, or from [annualcreditreport.com](http://annualcreditreport.com).