US Credit Reporting Agencies

Information about changing your name on your US credit reports

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Pulling Your Credit Report

Before or after the name change process, you may want to pull your credit report to see if the changes you requested were properly performed. In the US, you're entitled to at least one free report per year pursuant to federal law. However, all three major credit bureaus have permanently extended the program to provide free reports every 7 days.

How to pull your credit report

> Note that credit reports don't include your credit score. They only include the information present in your credit file.

- Start by visiting annualcreditreport.com, which is the site authorized by federal law to provide free credit reports.
- There, click on **Request your free credit reports**
- Enter your personal information and click **Next**. If you haven't submitted your name change yet, make sure to use the name from before your name change so that the credit bureaus can locate your file.
- Click which credit bureaus you'd like to request reports from. You can select as many as you'd like. Then, click **Next**.
- You'll be redirected to the website of one of the credit bureaus you chose, where you'll have to verify your identity in order to receive your report. If you have very little information in your credit file, Experian is known to deny your request and require you to upload your identity documents and receive your report by mail.
- Once you've finished viewing your credit report, save it, and then click **Finish**. If you've selected multiple credit bureaus, you'll be redirected to the next one for identity verification.

Experian

Updating your name at Experian is fairly simple. You'll need the following documents:

- A non-certified copy of your name change court order
- A copy of a government issued ID with either your old or new name on it
- A dated copy of a utility, bank, or insurance statement with either your old or new name on it and your current mailing address.

You can either submit these documents online or by mail.

Online

To submit a request to change your name online, use Experian's online upload portal. There, you'll need to provide your old name, mailing address, any other addesses you've lived at in the past two years, social security number, and email address. Make sure to use your previous name for this so that Experian can locate your file. Once you've entered your personal information, press **Continue**.

On the second page is the actual document upload. Fill the upload form out as follows:

- Under **Select reason for submitting documents**, put "Other"
- Under **Tell us more**, write something along the lines of: "My legal name is now Jane Jamie Doe. Please see attached documents."
- Under documents 1-5, upload your documents, as mentioned above. Only PDFs and black and white TIFF images are supported.

By mail

To submit your request by mail, write a letter explaining that you'd like to change the legal name on your credit report. In your letter, include your old name, new name, date of birth, social security number, current mailing address, and any other addesses you've lived at in the past two years.

Place your letter, along with the aforementioned documents, into a standard envelope, and mail it to the following address:

Experian
P.O. Box 4500
Allen, TX 75013

See our instructions on Sending Mail in the United States for more information.

After submitting

Once you've submitted your request, it may take up to 30 days for it to be processed. Once your request has been processed, Experian will send you a letter with the results of your request and an updated credit report. If you're changing your name to conform to your gender identity, Experian will also remove your previous names from your credit history.

I submitted my request online. It took 3 days to be processed, and it took 7 days for Experian's letter to arrive, so there was a total of 10 days from when I submitted the request to when I had the results.

Equifax

Updating your name on your Equifax report online requires an Equifax account. If you can't or don't want to create an account, you'll need to send them a letter at the following address that states that you want to perform a legal name change for gender identity, along with all the documents mentioned here enclosed:

Equifax
P.O. Box 740256
Atlanta, GA 30374-0256

Creating an Account

1. First, go to the login page and click Register Now.
2. Enter your information as it is before the change so that Equifax can use it to locate your credit file.
3. In order to verify your identity, Equifax may ask you to input a code you receive on via SMS or email, and/or ask questions about information on your credit report.
4. If your identity is successfully verified, you'll be able to confirm your email address and log into your new account.

Collecting Documents

For the Equifax dispute process, you'll need:

- Your name change court order.
- A form of ID (such as a passport, driver's license, or state ID card) with your new name and date of birth on it.
- Your updated social security card.
- A recent utility, phone, or bank statement with your new name and current address.

You'll need to upload these documents, so scan them or take pictures of them. Make sure they're clear and legible.

Filing the Dispute

Once you have all the documents you need ready to upload, you can dispute your name.

1. Log into your Equifax account
2. Using the sidebar on the left, navigate to the Dispute Center
3. Click File a Dispute
4. Check the box authorizing Equifax to provide the result of the dispute electronically and press Continue
5. Click Personal Information and then click Dispute this next to your deadname.
6. Enter your new name in the text boxes provided
7. Select each of your files
8. Click Upload
9. You should receive a confirmation that your dispute has been filed.

What to do next

Once you file your dispute, you' be notified of the result within 30 days via an email notifying you that the results are available to download in the Dispute Center.

Equifax will suppress your deadname, so it won't appear on your credit report in the "Formerly Known As" field. Because of that, if you try to get another credit report after the change using your existing Equifax account, it will indicate that you don't have a credit file, so you'll need to create a new account under your new name if you want to get a new credit report.

TransUnion

Unlike Experian and Equifax, TransUnion only accepts name change requests by mail. They don't mention exactly what they'll need for a name change, so you should send all the relevant documents you have. What to Send

When I did this process, I sent:

- A copy of my current TransUnion credit report (pulled for free from annualcreditreport.com)
- A copy of my updated driver's license
- A copy of my updated social security card
- A copy of my most recent bank statement with my new name and current address
- An uncertified copy of my name and gender change court order
- A letter asking TransUnion to update my name pursuant to the enclosed court order and suppress my deadname on my credit report.

You most likely don't need to send all of this, but I sent it all just to be safe. Where to Send

You should send your letter to TransUnion's dispute address:

TransUnion
P.O. Box 2000
Chester, PA 19016-2000

See our guide on Sending Mail in the United States for more information.

What Happens Next

Once TransUnion receives your letter, it'll be placed in a queue for them to review. My letter took two days to be reviewed and processed after it arrived. Once TransUnion processes your request, they will send you a letter explaining what they changed. That letter will include a copy of your updated credit report.

When I sent my letter, TransUnion updated my name but didn't suppress my deadname. I sent another letter with another copy of my court order, ID, and social security card, specifically asking them to suppress my deadname and pointing them to this link where they state that they'll suppress it. After receiving my second letter, they suppressed my deadname. This should also work if your name is already changed and you just need to suppress your deadname.