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.

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