Three Bureau 24 Hour Inquiry Deletion

Call Each Bureau

Experian: 1-855-414-6048  Enter your social then press 2, then 1, then 2, then 3. Ask to speak to the fraud department.

Equifax: 1-888-548-7878 Transunion: 1-800-916-8800

If you find this information helpful, don’t hesitate to share your results with us!

RESULTS MAY VAR

Say that you noticed unauthorized inquiries on your report or you noticed someone applied for something in your name.

Inform them that according to the FCRA (Fair Credit Reporting ACT), legally these unverified & unauthorized items MUST be removed!!

List all of the accounts that are not attached to your open or closed accounts.

Example 1: If you have a Citi Bank card that you opened in May 2018, and you have an inquiry from Citi Bank dated May 2019, this item cannot be deleted off.

Example 2: If you have an inquiry from Chase & you do not have an open or closed account associated with that account, you can get it removed.

If they ask about you submitting a FTC/Police report of these accounts, say you have already done this.

If they ask have you contacted the original creditors, say you have already.

They may place you on hold, DO NOT PANIC! When they come back they should say they will investigate & it may take up to 30 days to complete the investigation. However, the following business day, all of the inquiries you asked to get deleted should be deleted.

Equifax may take Longer, but max 48 hours

IF YOUR HAVING A HARD TIME TRY TO DO 1 INQUIRY AT A TIME CALL BACK TO BACK GET DIFFERENT REPS GET THEM DELETED