

Secondary Credit Bureaus: How to Get Reports & Dispute Entries

Secondary credit bureaus collect specialized consumer data not always found on your Experian, Equifax, or TransUnion reports. These bureaus serve niche markets like banking, insurance, and tenant screening. Knowing how to access and dispute their reports is essential to protect your financial profile.

Common Secondary Credit Bureaus

Bureau	What They Report	Who Uses It
ChexSystems	Checking/savings account history	Banks, credit unions
Early Warning Services	Banking history, fraud alerts	Major banks (e.g. Chase, Wells Fargo)
Innovis	General credit data (less used)	Lenders, utilities
CoreLogic	Rental history, evictions	Landlords, mortgage lenders
LexisNexis	Public records, insurance claims	Insurers, legal, government
SageStream	Alternative credit data	Subprime lenders
Clarity Services	Subprime lending data	Payday & installment lenders
Tenant Screeners	Evictions, rental payments	Landlords, property managers
TeleCheck	Check-writing history	Retailers, banks

How to Get Your Reports

Each bureau must provide one free report per year. Visit their websites to request by mail, phone, or online form.

- ChexSystems: <https://www.chexsystems.com>
- Early Warning: <https://www.earlywarning.com/consumer-information>
- Innovis: <https://www.innovis.com>
- LexisNexis: <https://consumer.risk.lexisnexis.com>
- CoreLogic: <https://www.corelogic.com/solutions/consumer-services>
- Clarity Services: <https://www.clarityservices.com>
- TeleCheck: <https://www.firstdata.com/telecheck>

How to Dispute Entries

1. Get your report first and identify errors.
2. Submit a dispute through the bureau's website, by mail, or phone. Include:
 - Clear explanation of the issue
 - Supporting documentation
 - ID and proof of address
3. Keep a copy and send by certified mail if mailing.
4. Bureaus must respond within 30 days.

Pro Tip

You can often freeze or opt out of these reports to protect your privacy, especially if you're not actively applying for new credit or services.