**Changing or Updating Personal Information on a Credit Report**

If you move, remember to notify credit card companies and other companies you have owe regularly (rent, car, loans, etc.), and all services that you use regularly or occasionally, like the post office and the dentist. It is smart to notify all these companies to avoid financial hiccups.

What about [credit bureaus](https://www.creditkarma.com/credit-cards/i/three-credit-bureaus)? You’re off the hook there, but only for a while. You don’t need to contact the credit bureaus to update the personal information on your credit reports **UNLESS** the address reported is incorrect (example: 123 Main St. – instead of 231 Main St.). However you may have to get in touch with [creditors](https://www.creditkarma.com/personal-loans/i/what-is-creditor) to ask them to update their records with any new address, name change, or employment changes so that they become reflected on your credit report.

If your creditors have the new correct information, [your credit reports will automatically be updated](https://www.creditkarma.com/advice/i/how-to-read-a-credit-report) when creditors send monthly updates on your accounts to the three credit bureaus. Of course, you can always [contact the credit bureaus directly](https://www.creditkarma.com/advice/i/how-to-contact-credit-bureau) to correct any **errors (error corrections constitute disputes)**. You should change your address directly with the bureaus if your creditors are lax and your address does not change on the reports within six months to a year of your move. The good news is that *potential lenders are not generally bothered by an incorrect address on a credit report* *that is also listed as a former address on a credit application*.

You may have to patiently wait for both your creditors and the bureaus to make their respective changes. It’s hard to say exactly how long you’ll have to wait, but since creditors generally only report once a month, it should take at least 30 to 45 days for any changes to be reflected.

**Does old personal information affect your credit health?**

It’s generally wise to try and keep personal information on credit reports updated, but not doing so will not greatly impact your credit health. If you’ve recently changed your name, you may be concerned about maintaining the [credit history](https://www.creditkarma.com/credit-history) tied to your previous name, but keep in mind that your credit is also tied to your Social Security number (which, under normal circumstances, should stay the same always). Your credit report also does not absolutely need to reflect your latest address or employer information to keep chugging along.

In fact, after your new data is added to your reports, your old data will stick around and act as additional identifying information for several years. If you apply for a new credit card or job, this helps potential creditors or employers match your application addresses to your credit reports. But keep in mind that a credit report isn’t designed to include a complete history of the places you’ve lived and worked at. Companies don’t see it that way, so it’s okay if it isn’t exhaustive.

**Has essential credit information been reported wrongly on your report?**

As always, [monitoring your credit information](https://www.creditkarma.com/credit-monitoring) for payment errors or misreporting is essential to your long-term credit health. After you’ve contacted your creditors about any incorrect information, make sure to regularly check your credit reports with the three bureaus (you can also [check your credit reports on Credit Karma](https://www.creditkarma.com/free-credit-report)) and keep an eye out for any fraudulent activity.

If you don’t recognize a name or address on your report, or a company you have dealt with, it’s possible someone has opened an account with your information, and you may need to [file a dispute](https://www.creditkarma.com/credit-cards/i/dispute-error-credit-report) to address that and to address a potential identity theft situation.

**Bottom line**

Your current and correct name, address, and employment aren’t factored into your scores, but discrepancies could be seen as red flags for lenders, causing them to require additional verifications and proofs. But, in general, you don’t need to fret if the information isn’t immediately updated on all your credit reports.

Still, like all of your personal information reporting, it’s better to be prudent and keep your information up-to-date with credit bureaus, so request that your **creditors** make any necessary changes in a timely manner (they may need a reminder).

**An online example of related advice from Experian:**

Question to Experian: “I recently purchased a house. My address has been changed with the bank, DMV, USPS, etc. However, I tried to get a new cell phone and was told you have not updated my address despite your website saying I don't need to notify you when I move. Please update my address within your system so that I will no longer be restricted [my purchasing power] by information not matching up.”

Experian response: “It's true that as long as you have open credit accounts on your credit report with your correct address attached, you don't need to send a change of address to Experian – unless your new address has NOT been submitted or reported by your creditors [in a timely fashion].

Your address should be updated by your lenders and creditors automatically after you notify them that you've moved. They will provide your new address the next time they report updates of your account information to Experian. Your creditors may need a month or two to send us the updated information.

If you need to have your address updated quickly, you can mail us documentation showing the new address, and we will update your report accordingly. Your personal credit report includes a mailing address.

Please send two proofs of address, such as a copy of your bank statement, insurance statement, or updated driver's license.

Your previous addresses will continue to appear on your report as well, but the new address will be added to the report as your current address.

**Experian's** mailing address for dispute or correction requests is:

P.O. Box 4500  
Allen, TX 75013

Please include all of the following when requesting your dispute:

* Your full name including middle initial (and generation such as JR, SR, II, III)
* Your date of birth
* Your Social Security number (if you have never been issued a social security number, please note that in your request)
* Current address and all addresses where you have lived during the past two years (with dates)”

**Equifax states: “**If you would like to update your address directly with the agency, send a letter stating your new address to Equifax at the**address provided on your Equifax credit report – so obtain your free credit report first –** along with two qualifying documents, such as a copy of your bank statement, insurance statement, or updated driver's license.”

**TransUnion states:** “If you would like to update your address directly with the agency, send a letter stating your new address to TransUnion at P.O. Box 2000, Chester, PA, 19016, along with two qualifying documents, such as a copy of your bank statement, insurance statement, or updated driver's license.”