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How to Dispute an Error on Your Credit Report with Republic Finance

Under the Fair Credit Reporting Act (“FCRA”), if you identify an error on your credit report you can dispute the error with the credit reporting agency (“CRA”) or the company that provided the information to the CRA, or both. Republic Finance is a company that provides loan account information to CRAs (sometimes referred to as a “data furnisher”). Republic Finance provides loan account information to three credit reporting agencies: Equifax, Experian and TransUnion.

The steps listed below tell you how to submit a dispute to Republic Finance regarding an error on your credit report that you believe stems from loan account information provided by Republic Finance to the CRAs. Please note that different steps must be taken to submit a dispute directly to the CRAs.

How to submit a dispute directly to Republic Finance:

1. Provide a letter to Republic Finance (address below) with enough information to identify: the account disputed, the specific information disputed, and an explanation of the basis for the dispute.
 - For example, be sure to include your full name, address, and loan account number, what information you believe is inaccurate (loan balance, whether a payment was late, etc.), and why you believe the information in the credit report is inaccurate.
2. You will also need to provide supporting documentation or other information that substantiates your dispute. This includes documents such as a recent copy of the relevant portion of the credit report that contains the allegedly inaccurate information, a police report, a fraud or identity theft affidavit, a court order, or loan account documents. These documents should be included with your letter.
3. A copy of your valid, government-issued photo identification, such as a driver’s license, photo identification card, or passport. This should also be included with your letter.

Please submit your completed dispute letter to:

Republic Finance, LLC
Attn: Legal & Compliance Department
7031 Commerce Circle
Baton Rouge, LA 70809-1394

Upon receipt of your completed dispute letter, we will investigate the dispute, correct any inaccuracies (if any), and respond back to you with the results of the investigation via letter.

If you have any questions about your account or would like to review your loan documents, we invite you to visit your local branch or call 1-833-907-1736.

Important information:

It may take up to **30 days** for Republic Finance to complete a credit report direct dispute investigation. Upon completion of the investigation, Republic Finance will provide the results of the investigation in writing to you.

Need a Copy of Your Credit Report?

To obtain a copy of your free credit report online, visit: www.annualcreditreport.com or call 1-877-322-8228.
Free weekly credit reports are available online from Equifax, Experian and TransUnion.