(509) 458-5300 www.waeb.uscourts.gov



UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WASHINGTON

OFFICE OF THE CLERK 904 W. RIVERSIDE AVENUE PO BOX 2164 SPOKANE, WA 99210-2164

May 7, 2024

CREDIT REPORTING INFORMATION

The United States Bankruptcy Court does not report any information to the credit bureaus and is not responsible for verifying or validating information from consumers' credit files. Bankruptcy filings are public records.

You may access bankruptcy case records online through <u>Public Access to Court Electronic Records</u> (<u>PACER</u>). You will need to sign up for a PACER account to search for and view records online. The Clerk of Court and staff are available to answer questions and assist with all methods of accessing the court's services at 509-458-5300 during business hours (Monday-Friday, 8:30 a.m. to 4:30 p.m.).

Any concerns regarding the accuracy of consumer credit files can be directed to the credit reporting agencies. Each credit reporting agency has specific procedures for consumers to dispute information listed in their credit files. The Fair Credit Reporting Act (15 U.S.C. § 1681) is the law that controls credit reporting.

For more information about the Fair Credit Reporting Act or directions on how to dispute information reported on your credit report, visit the <u>Federal Trade Commission's website</u>, or contact the FTC toll-free at 877-FTC-HELP (382-4357). The <u>Consumer Financial Protection Bureau</u> (<u>CFPB</u>) also provides information to the public on their websites regarding disputing data on credit reports. The CFPB's toll-free number is 855-411-2372.