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### **Notice Regarding Credit Reports and Bankruptcy Court Records**

This notice concerns bankruptcy case information that may be included in an individual's credit report issued by one of the major consumer credit reporting agencies, *i.e.* **Equifax, Experian, or Transunion.**

The bankruptcy court does not directly provide any information to these credit reporting agencies. These agencies compile information from various sources. For information about bankruptcy cases, these agencies, as well as any individual or institution, are able to access public court records that are available online. Unless sealed by a court order, bankruptcy court records, including the case docket sheet entries and images of the documents filed in the case, may be viewed in PACER (Public Access to Court Electronic Records), the federal judiciary's national case management system.

Anyone with a PACER account may view bankruptcy and civil case information and documents for a fee, although an account will not be billed for quarterly amounts below a certain amount. (For more information about PACER or to register for an account with a login and password, please see the information posted at [www.pacer.gov](http://www.pacer.gov).)

As provided in the Fair Credit Reporting Act, 15 U.S.C. § 1681c(a)(1), information about bankruptcy cases is to be removed from credit reports after 10 years, measured from the date the bankruptcy was filed. However, credit reporting agencies generally remove information about Chapter 13 cases after 7 years, the same length of time other negative information is removed. Removal should be automatic and should not require any action by the consumer.

To resolve any dispute regarding a credit report or to inquire about the status of debts that may be the subject of a discharge issued in a bankruptcy case, one should contact the credit reporting agency via their website noted below. If a dispute involves a particular debt being reported, you or your bankruptcy attorney may wish to contact the creditor directly. More information regarding one's rights under the Fair Credit Reporting Act may be found at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

Equifax: [www.equifax.com](http://www.equifax.com)  
Experian: [www.experian.com](http://www.experian.com)  
Transunion: [www.transunion.com](http://www.transunion.com)