
Notice of Proposed Release to Credit Reporting Agencies

Date: _____

Case Number: _____

Qualifying past-due amount for credit reporting: _____

Federal and state laws require the Child Support Recovery Unit (CSRU) to report to credit reporting agencies past-due support amounts greater than \$1,000. CSRU records show you owe past-due child support. At this time, the qualifying balance for credit reporting is listed above.

CSRU sends your name, address, date of birth, social security number, and other case information to the credit agencies 30 days after the date on this notice. After your case information is referred, CSRU sends a monthly update to the agencies with the amount of qualifying past-due support you owe.

How is the qualifying past-due amount calculated?

The qualifying balance is based on the amount billed in the prior seven years. This is compared to the case balance at the end of the month prior to reporting. The lesser of the two amounts is your qualifying credit reporting balance. This may be different than your actual case balance.

How can I avoid being reported?

To prevent your case from being reported, your qualifying balance must remain under \$1,000.

If you believe the amount listed above is incorrect, **you have 15 days to request a conference.** Instructions for requesting a conference are on the back of this page.

Child Support Recovery Unit

Phone: _____

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When can I request a conference?

You can request a conference within 15 days of the date on this notice. The conference can be held virtually or by telephone. The only issue that may be discussed at the conference is mistaken identity or to contest the accuracy of the information being reported.

How do I request a conference?

- ◆ Contact CSRU **within 15 days** of the date on this notice. To find contact information for the child support offices, visit the “Offices” tab on CSRU’s website: www.childsupport.ia.gov
- ◆ If contacting CSRU in writing, include your name, address, the case number shown on page 1 of this notice, and whether you want the conference held virtually or by phone.
 - **Telephone conference:** Provide a telephone number where CSRU can reach you for the conference.
 - **Virtual conference:** Provide your email address so additional information can be sent to you.

What happens after CSRU receives my request for a conference?

- ◆ CSRU schedules a conference and notifies you of the date and time.
- ◆ You must provide documentation for any changes you believe should be made to CSRU’s records.
- ◆ CSRU will not report your name to the credit reporting agencies until after your conference.

If you do not attend the conference, CSRU will send your information to the credit reporting agencies.

How can I pay my support?

- 1) Send your payment labeled with your case number to:
Collection Services Center
PO Box 9125
Des Moines, IA 50306-9125
- 2) For more ways to pay visit the “Make a Payment” link on CSRU ‘s website: www.childsupport.ia.gov

What do I do once my case has been reported to the credit reporting agencies?

After your case information is sent to the credit reporting agencies, if you believe the reported information is wrong, you must file a dispute directly with the credit agency (Equifax, Experian, or TransUnion). For more information, please see the Credit Reporting section under the “Resources” tab on our website at www.childsupport.ia.gov.

Policy on Nondiscrimination

The Iowa Department of Human Services (DHS) policy on non-discrimination, harassment, affirmative action, and equal employment can be viewed on the DHS website at the bottom of the page at: dhs.iowa.gov.
