

## **FRIEND OF THE COURT BUREAU: CREDIT BUREAU REPORTING FOR FOC CUSTOMERS**

### **How can I dispute or object to the information reported to the credit bureau?**

A person who has been notified that he or she is being reported to consumer reporting may object to the reporting *only* because of a mistake of fact concerning the amount of the arrearage, or the identity of the payer.

If the payer does not pay within 21 days, and there is no finding of a mistake of fact concerning either the arrearage amount or the identity of the payer, MiCSES will report the arrearage to a consumer reporting agency, and will continue to report the arrearage on a monthly basis until the arrearage is paid in full.

### **What information is released to the CRA's?**

MiCSES releases the payer's name, the cases, county, and the arrearage amount to the CRA's. MiCSES or the FOC office may also make support information available to a CRA if payer requests the FOC to send the information.



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### **What is “credit bureau reporting” and how does it affect me?**

Credit bureau reporting is one of many enforcement tools used by the Friend of the Court (FOC). The credit report(s) reflect the amount of current past due child support. When there is unpaid support on a credit report, it can be difficult to obtain a loan, acquire a credit card, or make purchases. If a credit report shows a history of untimely support payments or a large past due support, lenders may deny a loan or require that the account be paid in full in order to obtain a loan.

### **What law governs credit bureau reporting?**

MCL 552.512 requires an FOC to report a support payer to a Credit Reporting Agency (CRA) when the payer’s support arrearage equals or exceeds two months’ support obligation, or the payer asks to be reported to show his or her good record.

### **What credit agencies receive child support information?**

The Michigan Child Support Enforcement System (MiCSES) reports credit information to two CRA’s: Innovis and Experian. Both share data with some other CRA’s.

### **How does the FOC do credit reporting?**

Child support payers can be automatically or manually reported to CRA’s. MiCSES automatically determines whether an eligible payer will be reported. If a payer is eligible to be reported to the CRA’s, MiCSES sends a notice to the payer. If the payer does not object within 21 days, MiCSES automatically submits the payer’s information.

In the alternative, local FOC offices may manually report a payer in MiCSES if any of the following conditions are met:

- The payer met statutory requirements but the payer is not automatically selected due to the automated filters in MiCSES.
- The payer asks the FOC to file a report.
- The court orders credit reporting for a payer or case.

### **When would a person be reported to the credit bureau?**

Michigan law requires credit reporting of payers whose support arrearage is two or more months overdue. Support includes payments to or for the benefit of a child or a spouse. It may include medical, dental, or other health care expenses, childcare expenses, the mother’s expenses related to pregnancy and birth, and surcharges as defined in MCL 552.603a.

### **Will the support payer receive notice he or she is being reported to the CRA’s?**

Yes. The FOC will notify the payer that he or she was reported to a consumer reporting agency. The payer has 21 days to either pay the arrearage in full or object to the reporting before the payer is reported to the agency.