



JOHN G. KOHLER  
CLERK OF COURT

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF WISCONSIN**  
**OFFICE OF THE CLERK**

JAMIE SMITH  
CHIEF DEPUTY

February 5, 2024

**Credit Reporting Information**

The bankruptcy court does not directly provide information to consumer credit reporting agencies. However, once a bankruptcy petition is filed, all information related to the case becomes a matter of public record, as outlined in 11 U.S.C. § 107 and Federal Rule of Bankruptcy Procedure 5003 and 9037.

It's important to understand the bankruptcy court is not responsible for verifying or validating information in consumer credit reports. If you have concerns or disputes related to your credit reports, you can seek assistance from the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB). These agencies provide information on their websites about the process of disputing information on credit reports. The FTC can be reached at 877-FTC-HELP (382-4357), and the CFPB at 855-411-2372.

For additional information, please visit the federal Judiciary's public webpage on bankruptcy case records and credit reporting at <https://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-case-records-credit-reporting>.