#### Resources

# To Learn More About Our Other Products, Classes, & Services Visit Us Online <a href="https://www.CreditDeputies.com">www.CreditDeputies.com</a>

## Where To Get Your Credit Reports:

#### Free Credit Click- https://bit.ly/3A7pGA2

Offers \$1 Trial. Print out your credit report and save it to your computer before canceling in 4 days before the trial period ends. Wait 30 days and then order your report from the next provider.

#### Free Score 360 - https://bit.ly/3ynXSHc

Offers a \$1 Trial. Print out your credit report and save it to your computer before canceling in 4 days before the trial period ends. In 30 days create an account with our recommended provider.

#### Smart Credit- www.smartcredit.com/creditduputies

Our Recommended Credit Monitoring Provider. **THE BEST CREDIT MONITORING FOR BOOSTING YOUR CREDIT.** This is the one we want you to keep after you cancel the other two.

## **Credit Builders:**

## New Coast Direct - http://bit.ly/CreditDeputies

**RECOMMENDED MERCHANT CARD**-You can get a 5k credit limit with a small purchase. Buy the cheapest thing which will allow you to get the account. Once the statement comes in, pay it off in full and never use it again!

## Shop Simplio - https://bit.ly/3gG30Ay

Another Merchant Card that helps rebuild credit.

## Self Lender - https://bit.ly/2QybC1o

Helps you build credit for any stage in your financial journey. No credit score is needed to get started!

## <u>Credit Strong</u> – <a href="https://bit.ly/3jrl0Pg">https://bit.ly/3jrl0Pg</a>

Credit Builder Savings Account. Build Credit - Payments reported to all 3 major credit bureaus. No Upfront Deposit - Pay as little as \$8.95 to get started today. Monthly Deposit Plan Options: \$15, \$30, \$50, \$48, \$89, \$96

#### Credit Builder Card- www.creditbuildercard.com/creditdeputies

**#1 RECOMMENDED SECURED CARD** -Get two of these cards to build credit fast (Reports up to 6x per month with two cards).

#### MileStone Card- https://bit.ly/3ykDWVW

#1 UNSECURED CARD. You can obtain at least a \$500 credit limit.

#### Indigo Mastercard - https://bit.ly/2VvpZWk

#2 UNSECURED CARD. You can obtain at least a \$500 credit limit.

## More Credit Builder Offers, Bad Credit Loan Providers & More: https://bit.ly/3gAklLr

Find other credit builder products to help reestablish your credit.

## Rent Reporters- https://bit.ly/3xso42u

They can help you rebuild your credit in a matter of days by reporting your last two years' of on-time rent payments to TransUnion. The addition of this significant payment history will have a dramatic impact on your credit and allow you to move towards credit independence.

## ROCK The Score Rental Reporting- https://bit.ly/3xpTCGt

Report the past two years of rent payments for a possible boost to your credit score!

## Bad Credit Loans- https://bit.ly/3ihlW98

They have been helping people with bad credit since 1998.

## Auto Financing and Refinancing - https://bit.ly/3ykTEQP

Average Customer saves up to \$2000 or more...

## Tradelines/Authorized User- <a href="https://bit.ly/3wuntgq">https://bit.ly/3wuntgq</a>

Learn more about purchasing tradelines/ piggybacking as an authorized user.

## **Debt Relief & Student Loan Help:**

#### CuraDebt: https://bit.ly/3rQfysz

Debt Relief & Debt Consolidation Service. CuraDebt specializes in Debt Relief aimed at consumers who need help to settle their debt.

## LendKey: https://bit.ly/3frJ42Z

Student loan refinancing service provider. They can reduce your interest rate and lower your monthly payments.

## **Done For You Credit Repair Companies:**

#### Credit Saint: https://bit.ly/3xl7SQc

Credit Saint provides professional credit repair services that help you restore your credit by removing inaccurate, misleading or biased entries that lower your credit score. The company has more than 15 years of experience and offers personalized restoration plans based on your needs. Credit Saint also provides educational resources to help you maintain your credit score after it has been repaired.

## Lexington Law: https://bit.ly/3yqPxCM

Lexington Law is a consumer advocacy law firm and a trusted leader in the credit repair industry. They have helped hundreds of thousands of Americans work to improve their credit by working to ensure that client credit reports are fair, accurate and substantiated.

## Make Some Extra \$

 Make money helping others rebuild their credit. More information can be found here https://bit.ly/3A7E2jV

## **Start Your Own Credit Repair Company**

Start your own credit repair business find out more information <a href="https://bit.ly/3xmSm6m">https://bit.ly/3xmSm6m</a>

- Start your own credit business using Method 2 Compliance(M2C) method or learn how to use this method of credit repair found here <a href="https://bit.ly/3A3iDbJ">https://bit.ly/3A3iDbJ</a>
- Training and software to start your own credit repair business. More information can be <u>found here</u> <u>https://bit.ly/3C47Ekh</u>

## Other Resources

#### The Better Business Bureau - http://www.bbb.org/

If you aren't getting the results you need after disputing with the creditors and credit bureaus, you can file a complaint with the BBB online or over the phone. Make sure you gather all of your supporting documentation (previous letters sent, responses from creditors and/or credit bureaus, proof of mailing, etc.) Be sure to include your desired resolution in your complaint.

#### **CFPB**- https://cfpb.gov/complaint

File a complaint with the Consumer Financial Protection Bureau (CFPB)

Attorney General's Office: <a href="https://www.naag.org/find-my-ag/">https://www.naag.org/find-my-ag/</a>
Find your states attorney general office

## **Fair Debt Collection Practice Act:**

https://www.ftc.gov/system/files/documents/plain-language/fair-debt-collection-practices-act.pdf

https://www.federalreserve.gov/boarddocs/supmanual/cch/fairdebt.pdf

<u>Fair Credit Reporting Act:</u> <a href="https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf">https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf</a>

## **Fair Credit Billing Act:**

http://uscode.house.gov/view.xhtml?req=granuleid%3AUSC-prelim-title15-chapter41-subchapter1-partD&edition=prelim

#### **Metro 2 Compliance:**

https://www.cdiaonline.org/resources/furnishers-of-data-overview/metro2-information/

https://www.collect.org/cv11/Help/metro2formatbasesegment.html

<u>Identity Theft</u>- Learn more if you are victim of identity theft or prevention measures. <a href="https://www.identitytheft.gov/#/">https://www.identitytheft.gov/#/</a>

## 3 Main Credit Bureaus:

#### **Experian**

PO Box 4000 Allen, TX 75013

## **Equifax Credit Information Services, Inc.**

P.O. Box 740256 Atlanta, GA 30374

#### **TransUnion**

PO Box 2000 Chester, PA 19016

## **Data Miners:**

#### **LEXISNEXIS**

Security Freeze By US Mail: LexisNexis Risk Solutions Consumer Center Attn: Security Freeze P.O. Box 105108 Atlanta, GA 30348-5108 https://consumer.risk.lexisnexis.com/

Request Suppression By Mail: LexisNexis Individual Requests for Information Suppression PO Box 933 Dayton, OH 45401

Request Report By Phone:

#### 888-497-0011

#### **INNOVIS**

Request Security Freeze By US Mail: Innovis Consumer Assistance PO Box 26 Pittsburgh, PA15230-0026 www.innovis.com

Security Freeze By Phone: 800-540-2505

Request Suppression By Mail: Innovis Consumer Assistance PO Box 495 Pittsburgh, PA 15230-1689

Request Report By Phone: 1-800-540-2505

#### **CORELOGIC**

Security Freeze By US Mail: CoreLogic Credco, LLC Consumer Relations Department Security Freeze Request P.O. Box 509124 San Diego, CA 92150

## Suppress Request:

https://www.corelogic.com/wp-content/uploads/sites/4/downloadable-docs/teletrack-out-opt-form.pdf

Request Consumer Report By US Mail: CoreLogic Teletrack P.O. Box 509124 San Diego, CA 92150 Attention: Consumer Disputes Department

#### SAGESTREAM

Security Freeze By Mail: SageStream, LLC Consumer Office, P.O. Box 503793 San Diego, CA 92150 888-395-0277

## Request Suppression:

https://www.sagestreamllc.com/opt-out-opt-in/

## Request Report Online:

https://www.sagestreamllc.com/consumer-report/

#### **ARS**

Security Freeze By Mail: Advanced Resolution Service, INC 5005 Rockside Road, Suite 600 Independence, OH 44131

Request Suppression and Report: <a href="https://www.ars-consumeroffice.com/other">https://www.ars-consumeroffice.com/other</a>