

## Enhancement Services

### Need To Enhance Your Credit?

Our Authorized User Services can jump start your credit rebuilding process! In less than 30 days you can be on your way to the credit and funding that you need & deserve. Below is the current list of Authorized User trade lines that we have available to assist you in enhancing your credit profile. Each trade line is sold separately and is priced according to the length of credit history and the amount of the credit line.

### What Is An Authorized User?

According to [www.Balancepronet.com](http://www.Balancepronet.com), it is the act of an individual contacting a creditor and adding an authorized user onto a credit card account. It allows the authorized user to have the primary account holder's credit history show up on his credit report. This can be a tremendous benefit for anyone who is having trouble building a credit history on their own, since an authorized user does not need to go through a credit check to be added to the primary cardholder's account. The authorized user strategy is one that has been used for many years to help jump start the credit enhancement process.

### So How Does it Work?

#### TO MAXIMIZE POSTING PERFORMANCE

All trade lines listed are priced according to the age of the trade-line and the credit limit. Each trade-line has an accompanying statement date. This date is used to determine the date that the trade-lines should appear on your actual credit report. All trade-lines should post 1-2 weeks after statement date.

**Note\*** If the trade-line doesn't post within the stated time lines, we will find a comparable replacement within 3 business days and you will receive a **FREE** 3 day/ 2 night get-a-way vacation.

If your trade line doesn't post within the stated time lines, and we can't offer an immediate replacement of equal or greater value, you will receive a **FREE** 8 day/ 7 night get-a-way vacation.





### **How long does it take for trade lines to post on the credit report?**

Each trade line is an account that reports monthly. This means, the bank collects all the information associated with that trade line (the age, limit, balance, payment history, authorized users, etc.) and sends it to the credit bureaus. This, usually, happens every month. However, some banks report weekly (especially store cards).

### **How far in advance should I order my trade lines?**

In order to have the trade line added to your credit report, you must have been added to the trade line prior to the bank collecting all of the information they will eventually send to the credit bureaus. It's recommended to order your trade lines a couple weeks in advance (minimum) to insure your trade line will be included in the information the bank collects to send to the bureaus.

### **How does it boost my score?**

When you add an authorized user trade line to your credit report, you are adding positive payment history, length of time you have established credit, and showing responsible use of credit by having an account with a low debt ratio. These are the factors that contribute to the 30 to 60 points average increase that we see with qualified authorized users.

### **How long will the line stay on my report?**

It is important to note that authorized user trade lines are a temporary solution. While the average time a trade line will stay on your credit report is between 3 and 6 months, we recommend that you be ready to apply for your immediate credit goals right away. In the very unlikely case that the line falls off of your credit within the first 60 days, we will replace it at no charge, but it is in your best interest to be ready to use your credit right away when the trade line posts.

### **What guarantees do you offer?**

Because of the many factors that go into determining your full credit score, it is impossible to guarantee a specific credit score increase. Our guarantee promises that our credit lines have perfect payment history, and less than 30% of the available credit being utilized. We also guarantee that our lines will report to a minimum of 2 out of the 3 credit bureaus within the contracted time. While 90% of the time our lines report to all 3 bureaus, there are occasionally factors outside of our control that can keep a line from hitting the 3rd bureau. If for whatever reason your line only hits one bureau, we will replace it at no charge. As most lenders take into account your mid-score, it should not lessen your ability to qualify for credit if your credit line reports to at least 2 bureaus. **DY BELOW**