

Hello to our Future Client,

Thank you for your interest in our programs. Our business is all about raising credit scores as quickly as possible.

To reinforce the content of this message I recommend viewing the video on the web site.

"Counseling is Key! – Our Fees are Time/Performance-Based." What we do is way beyond Credit Repair; we call it Credit Improvement!

EDUCATION * COUNSELING * IMPROVEMENT

There are two paths one must travel to improve credit scores. We assist and counsel our clients on best practice to navigate these paths to raise their credit scores as quickly as possible. Our goal is a score over 700 at all three bureaus.

One path is to address the negative items on the credit profiles, and do what is necessary to reduce the impact these have on credit scores. In some cases, these are removed without payment. The second path is to establish new positive credit, teach the appropriate ways to use credit, establish a plan and implement it. Generally, we are done with what we can do for our clients directly within 4-months. Our clients typically see a 50 to 150-point improvement in their credit scores within 90-days. The longer you work the second path the better your credit scores will get.

Our clients all start at the same place. We call it the Profile Review Program. Included is a review of your credit profiles (reports), education and counseling, and keeping your goals in mind to establish a plan. Since the Equifax Data Breach, we ask our clients that do not have recent copies of their Free Annual Credit Reports to order them by calling the Central Source at 1877-FACT ACT (322-8228) to order all three credit bureau reports via this 24/7/365 phone tree; we discourage the use of www.annualcreditreport.com as data gets lost between the pages of the PDF files they produce. These comprehensive reports will not add an inquiry to the file, nor do they include credit scores, however they do include the information necessary to determine what actions to take to improve your credit scores as quickly as possible. These reports are delivered to your mailbox approximately 15-days after you enroll in the program. The regular fee for this program is only \$100. [Veterans, Teachers, Law Enforcement Click Here!](#) If you prefer to expedite the receipt of your credit report there are two options. We offer an Online Optional Profile Review where you come to our office then we log into AnnualCreditReport.com, and capture the credit reports for \$200 paid in advance of making the appointment. The second option would be for you to do this yourself, and place the reports in a Dropbox Folder we set up for you. Again, we discourage the use of this web site.

We ask that you bring your Social Security Card, or Passport, State Driver's License, and at least one proof of residence documents (e.g., Utility bills, page one of a bank statement, or other government issued ID) to the "Review" meeting.

We review the reports together in person, via Skype, or just the telephone. If you are local, we office from home in Pflugerville, you will simply call for an appointment to bring them in. If you are not local you can scan the reports to PDF files, and put them in a [DropBox](#) folder we will create for you. If this technology is not available for you there are other options we will need to discuss.

At the time of the "Review" we will discuss what needs to be addressed and how. Should you decide to hire ACG to do the Credit Improvement, we will enroll you in our ACG Ultimate Credit Improvement Program (UCIP). Within a week this program establishes a database from the credit profiles then generates appropriate letters to be sent to the creditors. Some of these will need to be sent Certified Return Receipt Requested by you at your local Post Office. Within two weeks after the letters are sent to the creditors we publish letters to be sent to the credit bureaus to start their investigation; again from your local Post Office.

The costs are \$299 for the account setup fee, then you are charged \$50 for each record removed or made positive at each of the bureaus. Should you engage us in doing the negotiations we charge \$100 per hour billed in 1/10 hour increments plus 20% of the savings.

You may want to see what makes us the best choice for credit improvement by reviewing the content on our BLOG at www.creditjunkiesblog.com and client testimonials at this [link](#). Please call us with your questions, and initial free advice necessary to start your credit rehab off properly.

GETTING STARTED WITH THE "PROFILE REVIEW PROGRAM:"



Please complete the [clientinfo.xlsx](#) and place it in the Dropbox or email it to us to get started.

We provide reminders and instructions along the way through the process.

Get started today by calling 512-697-9784.

Make it a great day!

Steve Gangey, Founder

	<p>AUSTIN CREDIT GROUP Your Credit Improvement Specialist BUSINESS + PERSONAL</p>	
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