

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 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 where we order your free annual credit reports on your behalf then review them with you for only \$100. These 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. [Veterans 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](http://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.

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.

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

Your 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. At the time of the review we will estimate the number of records we expect will be removed based on past historical data, and require a Retainer be placed in Escrow to support this effort. Funds not used will be refunded when we close the activity down.

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](http://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:"

Contact our office via telephone to provide us with your personal information, and method of payment; PayPal usually accepts the credit / debit card provided.

We send you a Validation Email that includes a Limited Power of Attorney, and a Federal Rights Statement that explains that we are not going to do anything for you that you can't do for yourself. Simply hitting the Reply button, and then the Send button is all that is required.

Your Credit Profiles (reports) will be ordered, and you will receive notification of this. Your reports will show up in your mailbox within 15 days. We ask that once you receive the second one you call to set an appointment for the "Review" at our office if you are local to Pflugerville.

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

You only need to give us a call to get started. We take your personal and payment information over the phone. You let us know what method you prefer to obtain the credit profiles then we charge your card the appropriate amount and move the process forward.

Get started today by calling 512-697-9784.