

7 Vital Things YOU Should Know

Before Working With Anyone On Your Credit

For Years, ACS has been helping many clients improve and maintain a better credit rating. It is our goal to not only try and help you understand how to achieve and find the best RESULTS possible, we also want to make sure that if you are going to make a decision on who to work with you are educated enough to make the right decision.

- 1) Don't Be Fooled By Numbers** - Some credit repair companies boast of serving hundreds of thousands or even millions of clients. That might be promising if the majority were satisfied clients. Many of these clients sign-up only to cancel within a few weeks due to inadequate and unsatisfactory service. Still, they are counted as part of the vast client base. This is a great gimmick to make you think they have helped MILLIONS of clients only to find out they have a less than stellar BBB rating and many unhappy clients.
- 2) Claims of How Long the Credit Repair Process Will Take** - It is natural to be eager and seek out the fastest and least expensive possible route when it comes to fixing your credit. Be careful not to jeopardize your futures best interest and legal standing by trusting suspicious companies that may have unbelievable claims; often it is an illegal or temporary fix. Then there are others who lure you in by claiming that their average client "turn-around" is in 30 days. They mislead you to believe that the average client is only with them 30-45 days because that's how long the process takes. In reality, as an insider of this particular company revealed, the turn-around means that the client cancelled due to poor service and/or little or no improvements being made on their report.
- 3) What If a NEW negative account appears on my credit after my repair is complete?**
This is one of the most important questions you should ask a potential company you are looking to work with. Often times, there are items that may not be reporting to your credit report at the time you are engaged in a credit repair process. It may take many months for these items to appear. ACS is the first in the industry to offer a 3 year warranty to make sure that if anything unexpected appears after your restoration is complete, we will challenge these items at absolutely no cost to you. Yes, we said it, 3 year warranty.
- 4) Be Wary of Monthly Fees** – While we feel it is important to get the most value out of a credit repair service, we feel you should understand and know why many of the credit repair companies charge monthly fees. The main reason behind this is to retain you as a client as long as possible because this equals higher profits for them. There are many companies who strategically formulate their programs around this system. As such, they will specifically challenge items in a limited way to ensure that the process takes much longer than sometimes necessary. ACS was founded on the principle of no monthly fees

because we feel that it is in YOUR best interest and ours that your credit is improved as fast as possible. While we do understand that there are companies who can also charge monthly fees that don't incorporate this system, we have found that a majority of them do.

5) What are Consumer Credit Counseling Services? –

Consumer Credit Counseling Service (or CCCS) will help you manage your debts but will NOT help you restore your credit.

These Consumer Credit Counseling Services are debt counseling organizations that work closely with the credit grantors and the credit bureaus. They are not able to recreate the rules or change your past. They simply exist to help individuals negotiate terms of repayment for those individuals who are having difficulties in repaying their debts due to a loss of employment, increased medical expenses, family tragedy, unmanageable debt balances, etc...

In most cases when you work with a CCCS it will be reported on your credit report. This is NOT a positive event. Most creditors will not grant you additional credit such as a mortgage or auto loan if you are using any type of service to manage your debts. They see it as you not being able to manage your debts and having to resort to someone else managing them for you. You may want to explore other options prior to having your debts managed by a Credit Counseling Service.

6) Do they even know what's in your report? – Many times new clients will come to us and tell us that XYZ company has indicated they can remove anything and everything in X amount of time. Our first question is, have they analyzed a copy of your credit report? Without understanding in detail what your credit report looks like, it is impossible to gauge an accurate timeframe for the restoration process. Every case and situation is unique and as such you should be very concerned if you are made any promises without having an expert analyze your credit report.

7) Restoration Is Only One Part Of The Process – While it is important to remove negative items that may exist on your credit report an equally important part of the process is rebuilding NEW credit. ACS specializes in helping its clients establish and maintain new credit through specialized programs that will help ACCELERATE the process of increasing your scores.

For Additional Information and to learn about the Top 10 Misconceptions in Credit Visit Us At www.acceleratedcreditsolutions.com

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