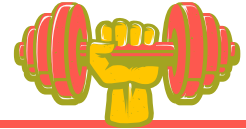




STEP INTO YOUR POWER



Have you heard the saying, 'Fortune favors the bold'?

Believe it or not, the people who come out as winners are those who are willing to take a risk and are bold in their actions. Often it is as simple as picking up the phone or writing a letter, but it **always** requires that you take action on your behalf. Those who are willing to be brave, do things differently, and act in their best interest are those who succeed.

Many come to us wanting to be rescued, to be freed from your problems, to have us do the hard work, or save you from your misfortunes.



A flood was threatening a small town and everyone was leaving for safety except one man who said, "God will save me. I have faith."

As the water level rose a jeep came to rescue him, but the man refused, saying "God will save me. I have faith."

As the water level rose further, he went up to the second story, and a boat came to help him. Again he refused to go, saying, "God will save me. I have faith."

The water kept rising and the man climbed onto the roof. A helicopter came to rescue him, but he said, "God will save me. I have faith." Finally, the man drowned.

When he reached his Maker he angrily questioned, "I had complete faith in you. Why did you ignore my prayers and let me drown?" The Lord replied, "Who do you think sent you the jeep, the boat, and the helicopter?"



Our Credit Coaches are here to help you take back your power.

START BY ASKING FOR WHAT YOU NEED

Do you know you can ask for:

1. Late payments to be removed?
2. Prices to be lowered?
3. Credit Card limits raised?
4. Interest Rates decreased?
5. Annual Fees eliminated or reduced?
6. Payments put on hold?
7. Refunds (Late fees, over-the-limit fees, etc)?
8. A letter of deletion in exchange for payment?

If the water is rising in your life, we are here to offer you the life raft, the life preserver, or even the boat. **Your first step is to ask us how.**

Yes! You Can

Remove Late Payments

Call your Creditors and ask for their help. If you don't get the results you want, go higher up the chain of command.

A dispute letter can change the 'Late' item to 'In Good Standing' or even better, 'Repaired'.

A strong, yet pleasant and courteous Goodwill Letter asks the Creditor to empathize with you and remove the 'Late'.

You are allowed to add a 100 word Consumer Statement to your Credit Report explaining your situation.

If the account in question is reporting positively on another Credit Bureau, you may use it to **PROVE** it should be changed.



**Stay Positive
Work Hard
Make it Happen**