



# MAXIMIZE YOUR RESULTS STEP BY STEP WITH UNITED CREDIT EDUCATION SERVICES

## *Here's how it works:*

At United Credit, we offer an extensive, affordable and all-inclusive approach to help maximize and improve your credit score, and best of all, we make it easy! Follow these few easy steps and let the experienced professionals at United Credit Education Services take the frustration away while getting you effective and timely results.

### **Step 1: Get Signed Up.**

Complete our simple online enrollment form, and provide us with the necessary identity verification documents.

### **Step 2: We analyze your credit reports and prepare your dispute letters.**

Your credit reports will be thoroughly evaluated and accounts that are harming your credit will be identified and included on dispute letters for each credit bureau.

### **Step 3: You approve, sign and mail your dispute letters.**

The letters will be sent to you for your review and approval. If no modifications are required, you will sign them and send them directly to the credit bureaus.

### **Step 4: Sit back and wait for results.**

You will receive updated reports from the bureaus on a continuous basis. It is important to forward each updated report to us so we can track which items were removed successfully and to look for possible new derogatory information. We will automatically send revised dispute letters to you every sixty days until your service expires.

### **Step 5: Utilize our credit building tips.**

Our online credit education resources and our Customer Support staff are happy to provide additional information to improve your credit score, and help to build and maintain your credit file. We are committed to providing you every assistance possible to help you reach your credit goals.

## *Additional steps to take to maximize your credit file during and after credit restoration:*

### **Step 1: Pay your bills on time.**

Because your payment history makes up approximately 35% of your credit score, a strong record of on-time payments is key. One missed payment could lower your score significantly. Stay on top of your credit card, loan, and utility bill deadlines, making at least the minimum payments.

### **Step 2: Pay down debt.**

Large loans and maxed out credit cards are going to drag down your credit score. Try to keep a low debt-to-credit ratio, meaning that your credit card balances should be only a small fraction of your available credit. For instance, if you have a limit of \$10,000, your revolving balance should stay well under \$3,000. Note that credit bureaus look at both your total debt-to-credit ratio as well as the debt-to-credit ratio of each credit card, so do your best to maintain favorable ratios for both.

**Note:** If you “maxed” out your credit cards, this will affect your credit score negatively as well.

### **Step 3: Don't close established accounts.**

A short credit history may have a negative effect on your score, but a short history can be offset by other factors, such as timely payments and low balances.

### **Step 4: Limit the amount of new credit you apply for.**

Each time you apply for a new loan or a new credit card, your score drops. This is because it has been statistically proven that those acquiring more credit are a bigger lending risk than those who are not. The credit scoring programs are designed to distinguish rate shopping from opening new credit. So if you are shopping for a mortgage or loan, do it in a short, focused amount of time. If you request a copy of your own credit report, or if creditors are monitoring your account or looking at credit reports to make prescreened credit offers, these inquiries about your credit history are not counted as applications for credit.

### **Step 5: Establish a good credit mix.**

Many credit-scoring models consider the number and type of credit accounts you have. A mix of installment loans and credit cards may improve your score. However, too many finance company accounts or credit cards might hurt your score.