

CSA FREQUENTLY ASKED QUESTIONS

Q. How to choose a credit repair company?

A. Selecting a credit repair company to help you improve your credit score is a big decision. A typical credit repair service will cost you a few hundred dollars and will take up to a year to complete their service. Choosing the wrong credit repair company can end up wasting money and perhaps more importantly, your time. Choosing the right credit repair company, however, may be one of the best things you can possibly do for your future.

Improving your credit score can be the difference between whether or not you get into a new house, car, or even a job. A higher credit score may also help you refinance your existing payments so you end up paying less every month. A trusted credit repair company can lend their expertise and help you on your way to achieving these results.

Click below to check if the credit or debt companies are licensed and bonded.

[Secretary of State for licensing and Bonding Information.](#)

[Office of Consumer Credit Commissioner.](#)

Q. What do you need a credit repair company to do for you?

A. A good place to start when determining which credit repair company is best for you is to figure out what needs to be done to improve your credit. The process of repairing your credit can involve much more than simply disputing your credit with the credit bureaus. You should make sure to use a credit repair company that can fulfill all of your credit needs.

When most people think of credit repair they think of a process that has become known as credit report repair. This element of credit repair has helped many people with erroneous, incomplete, or unverifiable information on their credit reports improve their credit scores.

CSA will work directly with the credit bureaus and your creditors using a variety of tactics to get them to stop reporting the questionable accounts to the credit bureaus. They may also work with collection agencies and others to get them to stop reporting questionable accounts or change the way the accounts are reported. A credit repair company may even go so far as validating a reported debt.

Q. Should I beware of credit repair agencies and debt settlement agencies?

A. As you may now know there are plenty of credit services organizations but only a few are legitimate businesses that guarantee the services they provide. CSA will work hard for you and deliver results. Guaranteed!

Q. How long does a dispute take?

A. Consumer reporting companies must investigate any items in question -usually within 30-45 days- and when the investigation is complete, the consumer reporting company must give you the results in writing. You will typically receive your first set of results within 45-60 days.

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Q. Is this legal?

A. Federal law gives you the right to request an investigation of any credit listing on your credit reports that you feel may be inaccurate, misleading, biased, incomplete, untimely or unverifiable (any questionable items). We are not a law firm nor can we give legal advice. Please consult an attorney for all your legal questions. Below is a list of Federal Acts in place to protect your consumer rights:

[FCRA - Fair Credit Reporting Act](#)

[FDCPA - Fair Debt Collection Practices Act](#)

[FACT Act - Fair and Accurate Credit Transaction Act](#)

[FCBA - Fair Credit Billing Act](#)

[HIPAA - Health Insurance Portability and Accountability Act](#)

Q. How will I get updates?

A. You will have access to your portal 24 hours a day 7 days a week to track your progress. Also, credit reports can arrive first at your current mailing address and then we will need you to forward them to us. At this point we will review the outcome of each investigation and determine the necessary actions to take to ensure the best possible results.

Q. How much does the program cost?

A. Due to the fact that no two credit reports are identical, it is a must that we treat each client on an individual basis. During our free credit analysis we will review a current copy of your credit report. Then we will be able to give you an accurate quote for your file.

Q. What if a spouse, friend, or relative needs help also, does CSA offer discounts?

A. CSA is proud to offer a "Multi-Person" discount, military, civil employees and many more. Be sure to ask your consultant when signing up.

Q. Can I do this myself?

A. Yes, It is much like your right as a citizen to bypass legal representation and represent yourself in a court of law. Most people choose our program because of our years of experience. However, with proper research and experience, you could attempt to do this yourself.

Q. Need a Loan? Fix Your Credit.

A. When you see your credit score drop, and you can't get the kinds of loans you need, you need a credit fix. Credit fixing or credit repair can help you raise your credit score easily and painlessly without having to do a lot of work. In fact, CSA is here to help you fix your bad credit and get you back on the path to a good credit score. The secret to fixing your credit score is being able to recognize errors and omissions on your current credit report and fix them.

Q. Why Should I Fix my Bad Credit?

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A. Fixing your credit report takes time and effort. CSA knows what to look for and how to fix the errors on your credit report. To fix bad credit, the first thing your personal credit coach will do is pull and review your current report. Then evaluate your report, looking for errors, out-of-date information, or positive credit items that may not currently appear. Once those errors and omissions have been identified, they can work to give you a credit fix and resubmit your report to the major credit reporting agencies. Plus, a better credit score could potentially save you thousands with a lower interest rate.

Q. Confused by Your Credit Report?

A. We can help clarify, review and fix all errors within your credit report. Let us help you and stop paying for mistakes you didn't make!

Q. Can CSA Help You?

A. Of course! Repairing your credit and improving your credit score will help you secure lower rates on loans and financing potentially saving you thousands. We'll also find a debt management plan you can afford. Our plans are developed with your debt elimination in mind. These improvements generally lead to higher scores and better borrowing opportunities.

Q. How Does Debt Management Program Work?

A. One of the first places you should turn to, if you are in over their head with debt, is debt management services. CSA is able to take all of your debt from various credit card companies, loans, collections and more to consolidate them into one lump, so that you can make a single large payment every month, instead of several small payments every month to multiple companies and accounts. When you work with a debt management company, you're working toward debt elimination and being able to eventually get back on your feet again financially.

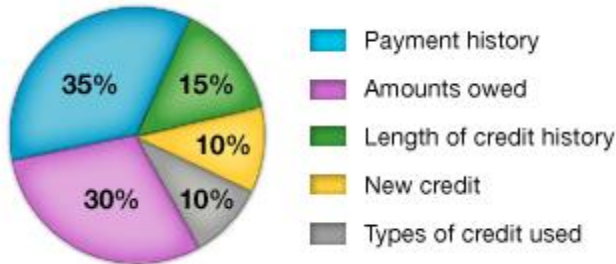
Q. Is Debt Elimination Your Goal?

A. Debt consolidation is one of the best debt solutions you can search for when your debt burden becomes too heavy. But as you work toward complete debt elimination, there are other things CSA can do to help you restore your financial standing.

Q. How does credit reporting work?

A. There are three major credit bureaus, TransUnion, Equifax and Experian. You also have rights under the Fair Credit Reporting Act and the information below will help you navigate the credit reports. The reporting agencies work with lenders, creditors, insurers and employers to update and distribute your information to the appropriate institutions. For example, when you apply for a new credit card the creditor requests a copy of your financial history from the reporting agencies. This causes a "hard inquiry" to be recorded on your credit report. The creditor uses your credit reports and scores along with income and debt information to determine what rates to offer. You start to use the new credit card and the creditor reports your activities to the credit reporting agencies about every 30 days. The credit reporting agencies update your credit report as they receive new information from creditors or lenders so your credit profile constantly changes based on your financial activity. The next time you apply for a credit card or loan, the process repeats.

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Source: Myfico.com

These percentages are based on the importance of the five categories for the general population. For particular groups - for example, people who have not been using credit long - the importance of these categories may be somewhat different.

Payment History

- >Account payment information on specific types of accounts (credit cards, retail accounts, installment loans, finance company accounts, mortgage, etc.)
- >Presence of adverse public records (bankruptcy, judgements, suits, liens, wage attachments, etc.), collection items, and/or delinquency (past due items)
- >Severity of delinquency (how long past due)
- >Amount past due on delinquent accounts or collection items
- >Time since (recency of) past due items (delinquency), adverse public records (if any), or collection items (if any)
- >Number of past due items on file
- >Number of accounts paid as agreed

Amounts Owed

- >Amount owing on accounts
- >Amount owing on specific types of accounts
- >Lack of a specific type of balance, in some cases
- >Amount past due on delinquent accounts or collection items
- >Number of accounts with balances
- >Proportion of credit lines used (proportion of balances to total credit limits on certain types of revolving accounts)
- >Proportion of installment loan amounts still owing (proportion of balance to original loan amount on certain types of installment loans)

Length of Credit History

- >Time since accounts opened
- >Time since accounts opened, by specific type of account
- >Time since account activity

New Credit

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- >Number of recently opened accounts, and proportion of accounts that are recently opened, by type of account
- >Number of recent credit inquiries
- >Time since recent account opening(s), by type of account
- >Time since credit inquiry(s)
- >Re-establishment of positive credit history following past payment problems

Types of Credit Used

- >Number of (presence, prevalence, and recent information on) various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.)

When you open a new account, miss a payment or move, these sections are updated with new information. Old negative records will stay on your credit report for 7-10 years. Positive records can remain on your credit report longer. Not all creditors report to all three agencies and the agencies obtain their data independently so your reports from TransUnion, Equifax and Experian could be substantially different from each other. That's why it's important to check your three credit reports every 6-12 months to ensure that the information is accurate and up-to-date.

Correcting inaccuracies - Under the Fair Credit Reporting Act, consumers are protected from having inaccurate information on their credit reports.

Q. What is a "good" credit score?

A. There are several types of credit scores available. Typically, the higher the score is the better. Each lender decides what credit score range it considers to be a good credit risk or a poor credit risk. For this reason, the lender is the best source to explain what your credit score means in relation to the final credit decision. After all, they determine the criteria used to extend credit. The credit score is only one component of information evaluated by lenders.

Q. What the Credit Repair Benefits?

A. Once your corrected credit report has been resubmitted to the major credit reporting agencies, the real benefit of credit repair begins to materialize. Once you successfully complete our program, the credit reporting agencies will reevaluate your credit report and potentially increase your score. Once your credit score is higher, you'll be able to qualify for better loans and lower interest rates, saving you thousands of dollars in future interest payments.

Q. So how can you get started?

A. Give us a call at: 844-349-8727 to speak with your own personal credit coach.

**Credit Services of America, Your One Stop Shop
for ALL your CREDIT Needs.
Better Service. Lower cost. Guaranteed!**