



Sarah T. 5553979
Pulled 08/14/2019 on Experian via ADVANTAGE CREDIT

(1) Alert



1 Account in Dispute

We found a way to reach 500 or higher



using \$1,190 total*
pay down 2 accounts
finish ASAP

*Cash total is only an estimate.

Instructions for Sarah T.

FIRST PREMIER BANK xxxxxx0037 (Opened 03/2019)

Pay the balance down from \$482 to \$10

- Check today's actual balance and past-due amount to determine the payment amount. Do not use the balance or past-due amount in the credit report, because they may be outdated.
- Request a letter from this creditor that shows the account balance is \$10, the past-due amount is \$0, and the payment status was updated to "current."
- Do not pay the balance down to \$0—that may cause a lower score.

Avoid other changes

- Do not increase debt or apply for credit (unless instructed to do so).
- Do not take a cash advance on a credit card.
- Do not close any credit accounts.
- Make all monthly payments on time.
- Do not finance purchases or co-sign a loan.

CORPORATE AMERICA FCU xxxxxx0021 (Opened 02/2017)

Pay the balance down from \$951 to \$233

- Check today's actual balance to determine the payment amount. Do not use the balance in the credit report, as that balance may be outdated.
- Request a letter from this creditor that shows the account balance is \$233.

Rapid Rescore ASAP

The longer you wait to rescore, the less likely the plan is to succeed—new information may be reported.

FIRST PREMIER BANK xxxxxx0037 (Opened 03/2019)

Update the balance to \$10, past-due amount to \$0, and payment status to "current" on Experian.