

“Which Online Credit Repair Company Is Best For You?”

Here are some pointers of things to look for when hiring an online credit repair company:



Credit repair has become easy with the many online credit repair services currently available. It is simple to compare several different online credit repair companies in a short amount of time. You may see a number of credit repair companies and it may be difficult to decide which one to go with. Here are some pointers of things to look for when hiring an online credit repair company:

A good place to start is to identify how long the online credit repair company has been doing business. The more experience the company has, generally the more expertise they will have. But, length of time is only one factor to consider.

- **How Long Have They Been in Business?**



• What Types of Services are Offered?

- Letters to Creditors
- Personal Information
- Investigate Inquiries
- Work with Collectors
- Build New Credit Entries



Another factor to consider, is what types of services does the online credit repair company offer? Does the company work with your creditors, when needed, by sending Creditor Direct letters? Do they challenge discrepancies involving your personal information on your report? Do they investigate and dispute inquiries? Do they provide assistance in dealing with collection agencies? And, most importantly, do they assist clients in building new positive credit, while deleting the negative?

• Do they Offer Specialized Support?



- Credit Coaching
- Ongoing Education
- Debt Management
- Identity Theft Support
- Financial Coaching



Another service that should be offered by the online credit repair company is on-going coaching and education. A good company is vested in your future financial well-being. They will coach you in ways you can improve your credit status, provide debt management strategies, teach you how to protect yourself against identity theft or how to repair the damage if you have already been victimized, as well as other skills to get your financial life in the best shape possible.

- **How's Their Service History?**

- **Satisfied Clients**
- **Real Testimonials**
- **Samples of Real Results**



A good online credit repair company will have an impressive service record. One thing to identify is online testimonials of satisfied clients. Are they real testimonials, or fluffed up and professionally created? The company should also provide several legitimate examples of achieved results on their website to back up their claims.

- **Do They Provide Online Case Access?**

- **Progress Reports**
- **Case History**
- **Upload New Files**



The online credit repair company should also provide online access to track your progress. You should be able to monitor the work and progress that has been made on your case. This is a good indicator that the company is doing what they said they would and has nothing to hide.

• What is The Quality of Customer Service?



- **Helpful**
- **Courteous**
- **Knowledgeable**
- **Patient**



Once you have narrowed your options you will want to determine their level of customer service; do this by calling the online credit repair company and talk with them openly about your concerns.

You won't really be able to determine the quality of customer service until you are a customer, but a few phone calls could reveal a lot about them. Is the online credit repair company rep friendly, knowledgeable and happy to address to your concerns and answer your questions? Or are they annoyed or impatient with you. What is the overall tone and feel? What does your *'gut feeling'* tell you?



• What Warning Signs do You See?



- Too Eager
- Too Pushy
- Talks Too Fast
- Brags a Lot
- Talks Down to You



A few other questions to ask yourself are: Is the online credit repair company overly eager for your business? Are they constantly bragging about themselves? Does the company give any explanation of your credit rights? Does the company seem more interested in signing you up and collecting fees than answering your questions? Is their service agreement difficult to understand? Do they talk fast? Do they talk on your level or do they talk down to you?

When You Find a Match, Do Your Part To Succeed!



Hopefully, these suggestions will help you select the online credit repair company that best suits your needs and provide you with best service possible.

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