You Can Be The





The Secret List

WE REVEAL JUST WHAT THE ELITE KNOW ABOUT CREDIT



Congratulations, you are on the right track if you want to learn the secret ingredient for getting approved for credit cards and loans. Follow the steps in this 10-Page Document:

Step 1:

We are going to show you the requirements needed from various banks and merchants that will help in your application process. Ranging from automobile financing, pre-qualification offers, secured credit to business and personal credit.

Step 2:

We are going to tell you which credit bureau agencies and credit scores you need that will help you make the right decision when you apply. Knowing the different bureaus that tradelines pull your credit report allows you to get the most out of your application process and systematically plan your attack. Many companies require at minimum a 640 Credit Score. Any other requirements that we know of will be mentioned as well. If there is no note or credit score requirement next to an institution than we do not have enough information on that currently to make a statement.

Step 3:

We are going to show you HOW you to apply for credit so that it doesn't show up as multiple inquiries. .

Before you start your process you will need a copy of your recent credit report from all 3 Credit Bureau Agencies (Experian, Equifax & TransUnion). We recommend that you obtain a credit monitoring service so you can stay up to date on your credit profile and scores.

If you DO NOT already have a credit monitoring service, we recommend **IDENTITYIQ** as a choice. They have one of the simplest ways to analyze your credit report.

So now you are ready for your **"CREDIT GAMEDAY**" and map out exactly which credit cards you want or should apply to.



<u>Disclaimer</u>: Please note that requirements constantly change and therefore the stated information may not be accurate at the time you read or take action on it. This is for educational purposes only and we CAN NOT guarantee any results or approvals from our techniques.

STEP 1:

Verify that your credit scores are adequate on the credit bureau that the creditor is pulling from.

STEP 2:

Open multiple tabs on your internet browser (I recommend that you apply on a desktop or laptop rather than a mobile device). Enter the website address of each credit card application you are going to complete, having each one in a separate tab.

STEP 3:

Now that you have the separate tabs open go ahead and fill out each application completely, but DO NOT CLICK SUBMIT!

STEP 4:

You are going to make sure you have filled out each application completely, then click the "SUBMIT" button of each and every application one after the other...back to back, within a few seconds of each other. DO NOT WAIT several minutes, hours or days because delaying this process may not get you the results you are looking for. Be sure to utilize our process outlined in the steps above, as many of our clients have seen incredible results.

Here are a list of store cards which pull from TRANSUNION Credit Bureau

- Amazon Store Card
- American Eagle Outfitters
- America's Tire
- Apple
- Ashley Furniture Home Store
- Banana Republic
- BarclayCard
- Bargain Outlet
- Chase Bank
- Chevron & Texaco
- La-Z-Boy Furniture
- Lenscrafters
- PayPal
- Lowe's
- Sallie Mae
- Sam's Club

Here are a list of store cards which pull from **EQUIFAX** Credit Bureau

- Dell Computers
- Discover Card
- OneMain Financial
- Navy Federal Credit Union

Here are a list of store cards which pull from **EXPERIAN** Credit Bureau

- Abercrombie & Fitch
- Ashley Stewart
- Avenue
- Bed Bath & Beyond
- Bedford Fair
- Big Lots
- BJ's Wholesale Club
- The Children's Place
- Chase Bank
- Crate & Barrel
- Eddie Bauer
- HSN
- JCrew
- Pier 1 Imports
- Victoria's Secret
- Zales

AUTO FINANCING

Capital One Auto Finance:

- Pulls from Experian Credit Bureau
- Requirements: 650+ Credit Score (Proof of Income, at least \$30,000)

Chrysler Credit

 Pulls from *TransUnion* Credit Bureau, but does not report to D&B (Dunn & Bradstreet)

Credco Auto Reseller

Pulls from Experian & TransUnion Credit Bureau

Hertz Corporation

- Pulls from Experian Credit Bureau
- Requirements: 650+ Credit Score

PRE-QUALIFIED OFFERS

Prosper Loans:

https://www.prosper.com

LendingClub:

https://www.lendingclub.com

Capital One: (Business Cards Require A Personal Guarantor, and pulls from ALL 3 Credit Bureaus)

https://www.capitalone.com/credit-cards/prequalify/

Discover:

https://www.discovercard.com/application/website/prequal

SECURED CREDIT CARDS FOR ReBUILDING CREDIT Pulls from Experian Credit Bureau

Capital One Secured:

https://www.capitalone.com/credit-cards/secured-mastercard/

Capital One Quick Silver: (Rebuilding Credit)

https://www.capitalone.com/credit-cards/quicksilverone/

Wells Fargo Secured Business Card:

• Deposit: \$500 • Annual Fee: \$25

PERSONAL CREDIT CARDS • BUSINESS CREDIT Pulls from *Experia*n Credit Bureau

American Express - 690+ Credit Score

Barclavs - 720+ Credit Score

Bank of America Business Advantage - 720+ credit score

Chase Ink Business - 690+ Chase Amazon - 750+ Credit Score

PERSONAL CREDIT CARDS • BUSINESS CREDIT Pulls from *Equifax* Credit Bureau

Centric Credit Union Visa - 530+ Credit Score

Discover - 647+ Credit Score

PERSONAL CREDIT CARDS • BUSINESS CREDIT Pulls from *Equifax* Credit Bureau

Centric Credit Union Visa - 530+ Credit Score

Discover - 647+ Credit Score

PERSONAL CREDIT CARDS • BUSINESS CREDIT Pulls from *TransUnion* Credit Bureau

First Bank & Trust - 620+ Credit Score

Discover - 647+ Credit Score

Take action **NOW**!

IN OUR FULL VERSION DOCUMENT, YOU GET ACCESS TO OVER 250+ BANKS, CREDIT UNIONS, AND MERCHANTS WHERE YOU CAN GET THE CREDIT AND LOAN APPROVALS YOU ARE SEEKING FOR.

WE ALSO HAVE NET30 BUSINESS ACCOUNTS THAT HELP NEW BUSINESS OWNERS GET CREDIT...NOW THAT'S EVEN MORE EXCITING

FOR COMPLETE ACCESS CONTACT:

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