

## Enhancement Services

### Need To Enhance Your Credit?

Our Authorized User Services can jump start your credit rebuilding process! In less than 30 days you can be on your way to the credit and funding that you need & deserve. Below is the current list of Authorized User trade lines that we have available to assist you in enhancing your credit profile. Each trade line is sold separately and is priced according to the length of credit history and the amount of the credit line.

### What Is An Authorized User?

According to [www.Balancepronet.com](http://www.Balancepronet.com), it is the act of an individual contacting a creditor and adding an authorized user onto a credit card account. It allows the authorized user to have the primary account holder's credit history show up on his credit report. This can be a tremendous benefit for anyone who is having trouble building a credit history on their own, since an authorized user does not need to go through a credit check to be added to the primary cardholder's account. The authorized user strategy is one that has been used for many years to help jump start the credit enhancement process.

### So How Does it Work?

#### TO MAXIMIZE POSTING PERFORMANCE

All trade lines listed are priced according to the age of the trade-line and the credit limit. Each trade-line has an accompanying statement date. This date is used to determine the date that the trade-lines should appear on your actual credit report. All trade-lines should post 1-2 weeks after statement date.

**Note\*** If the trade-line doesn't post within the stated time lines, we will find a comparable replacement within 3 business days and you will receive a **FREE** 3 day/ 2 night get-a-way vacation.

If your trade line doesn't post within the stated time lines, and we can't offer an immediate replacement of equal or greater value, you will receive a **FREE** 8 day/ 7 night get-a-way vacation. **100% Money Back Guarantee - If 2 statement dates pass without**

**successfully posting**



Order Your Tradelines @ [www.aus4less.com](http://www.aus4less.com)



### **How long does it take for trade lines to post on the credit report?**

Each trade line is an account that reports monthly. This means, the bank collects all the information associated with that trade line (the age, limit, balance, payment history, authorized users, etc.) and sends it to the credit bureaus. This, usually, happens every month. However, some banks report weekly (especially store cards).

### **How far in advance should I order my trade lines?**

In order to have the trade line added to your credit report, you must have been added to the trade line prior to the bank collecting all of the information they will eventually send to the credit bureaus. It's recommended to order your trade lines a couple weeks in advance (minimum) to insure your trade line will be included in the information the bank collects to send to the bureaus.

### **How does it boost my score?**

When you add an authorized user trade line to your credit report, you are adding positive payment history, length of time you have established credit, and showing responsible use of credit by having an account with a low debt ratio. These are the factors that contribute to the 30 to 60 points average increase that we see with qualified authorized users.

### **How long will the line stay on my report?**

It is important to note that authorized user trade lines are a temporary solution. While the average time a trade line will stay on your credit report is between 3 and 6 months, we recommend that you be ready to apply for your immediate credit goals right away. In the very unlikely case that the line falls off of your credit within the first 60 days, we will replace it at no charge, but it is in your best interest to be ready to use your credit right away when the trade line posts.

### **What guarantees do you offer?**

Because of the many factors that go into determining your full credit score, it is impossible to guarantee a specific credit score increase. Our guarantee promises that our credit lines have perfect payment history, and less than 30% of the available credit being utilized. We also guarantee that our lines will report to a minimum of 2 out of the 3 credit bureaus within the contracted time. While 90% of the time our lines report to all 3 bureaus, there are occasionally factors outside of our control that can keep a line from hitting the 3rd bureau. If for whatever reason your line only hits one bureau, we will replace it at no charge. As most lenders take into account your mid-score, it should not lessen your ability to qualify for credit if your credit line reports to at least 2 bureaus.

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## AAA PERSONAL FUNDING PROGRAM

**We can help you get Approvals in 2 Days and Funding in 7 Days**

### Additional Benefits:

- ✓ **12.1% Average APR**
- ✓ **Many cards offer 0% APR for the first 2 years**
- ✓ **Up to \$50K per Lender**
- ✓ **27 Lenders Available**
- ✓ **Stated Income (NO Tax Returns!)**
- ✓ **NO Upfront Fees!**

### Program Overview

**NO Upfront Costs.** 15% Success Fee on the Back-End. If your Credit meets the Credit Requirements below, then you can go on our Personal Funding Program. This Program is designed to get you Approved for Personal Unsecured Credit Cards and is a FULL SERVICE Program in the sense that we complete and manage all Credit Card Applications for you – All you need to do is provide any supporting Documentation Lenders may ask for, such as Utility Bill, Phone Bill, Bank Statement, etc. in a timely manner so your Applications can be Approved as quickly as possible.

**\$25K to \$100K in Total Personal Unsecured Credit Card Approvals is realistic to expect within 3 Weeks.**

### IDEAL CREDIT REQUIREMENTS:

#### 1. 3+ Years of Clean Credit History (Ideally 5+ Years):

No Derogatory Items or at least none in the recent past.

*Note: If your Credit History is not at least 3 Years Old, we can add Seasoned Tradelines to your Credit Report so you meet this Requirement, and if you have Recent and/or Unresolved Derogatory Items, we can show you how to remove them.*

#### 2. 3+ Open Revolving Credit Accounts:

*Note: If you don't have at least 3 Open Revolving Accounts, then we can add Seasoned Tradelines to your Credit Report so you meet this Requirement.*

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### **3. 30% or Lower Revolving Debt Ratio:**

If your Combined Unsecured Revolving Debt is more than 30% of your Combined Unsecured Revolving Credit Limit, then you will need to pay down the Unsecured Debt to under 30%.

*Note: We can add Seasoned Trade lines to your Credit Report to dilute the Revolving Debt Ratio down to under 30%.*

### **4. 680+ Credit Scores:**

If your Scores are under 680 we can take a look at your credit report to see what can be done to increase your score above this minimum score.

*Note: We can add Seasoned Trade lines to dramatically increase your Credit Scores and the overall Quality of your Personal Credit History in only 3 Weeks! It's common to see Credit Scores jump up 50 to 150 Points in 3 Weeks – This is the Real Deal.*

### **5. No More Than 6 Inquiries per Credit Bureau in the last 90 Days:**

**DON'T MEET THE CREDIT REQUIREMENTS? DON'T WORRY - WE CAN SOLVE ALL OF YOUR CREDIT PROBLEMS FAST!!!**

### **ASK ABOUT OUR REFERRAL PROGRAM**

Think you may know someone who could use our services? Become an Affiliate, and receive an instant discount on your trade line pricing. Earn additional CASH by referring your family and friends to our Credit Enhancement Services.

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	<b>Retail Price</b>	<b>Statement Date</b>	<b>Issuing Bank</b>	<b>Limit</b>	<b>Date Open</b>	<b># Slots</b>
1	\$ 300	13th	Mastercard	\$2,000	2017	5
2	\$ 325	10th	Citi Bank	\$750	2015	4
3	\$ 325	15th	Cap 1	\$1,300	2015	8
4	\$ 350	4th	Cap 1	\$2,300	2015	5
5	\$ 350	10th	Citi	\$1,200	2014	3
6	\$ 350	11th	Amex	\$1,000	2014	10
7	\$ 350	21st	Capital One	\$1,300	2014	9
8	\$ 375	3rd	Amex	\$5,000	2017	3
9	\$ 375	6th	Visa	\$2,700	2015	9
10	\$ 375	13th	Amex	\$5,000	2017	4
11	\$ 400	3rd	Cap 1	\$5,000	2016	6
12	\$ 400	5th	Discover	\$2,700	2014	4
13	\$ 400	11th	Mastercard	\$1,900	2013	4
14	\$ 400	15th	Barclay's	\$5,000	2016	5
15	\$ 400	21st	Cap 1	\$2,000	2013	9
16	\$ 425	10th	Care Credit	\$5,000	2014	9
17	\$ 425	19th	Cap 1	\$1,000	2011	2
18	\$ 450	20th	Credit One	\$1,900	2011	9
19	\$ 450	20th	Citi	\$6,000	2015	4
20	\$ 450	21st	MasterCard	\$5,700	2015	3
21	\$ 450	9th	Visa	\$6,000	2015	10
22	\$ 450	11th	Citi SE	\$5,000	2014	5
23	\$ 450	7th	Wells Fargo	\$5,000	2014	5
24	\$ 475	3rd	Barclay's	\$7,000	2015	9
25	\$ 475	7th	Barclays	\$8,000	2016	7
26	\$ 475	17th	Cabellas	\$8,000	2016	5
27	\$ 475	26th	Discover	\$6,600	2015	6

28	\$ 475	15th	Citi SE	\$5,500	2013	5
29	\$ 475	12th	Synchrony	\$5,300	2013	5
30	\$ 475	1st	Synchrony	\$6,000	2014	5
31	\$ 500	7th	Chase	\$9,000	2015	3
32	\$ 500	8th	Cabelas	\$8,000	2015	4
33	\$ 500	11th	Cap1	\$7,000	2014	6
34	\$ 500	15th	Discover	\$8,000	2015	5
35	\$ 500	16th	Barclaycard	\$8,000	2015	5
36	\$ 500	16th	Barclaycard	\$8,000	2015	5
37	\$ 525	23rd	Amex	\$10,000	2016	4
38	\$ 525	13th	Synchrony	\$8,100	2014	5
39	\$ 525	12th	Barclaycard	\$10,000	2016	5
40	\$ 525	16th	Barclaycard	\$10,000	2016	5
41	\$ 550	10th	Care Credit	\$7,700	2013	10
42	\$ 550	12th	Citi BB	\$10,000	2015	5
43	\$ 550	12th	Barclaycard	\$10,000	2015	5
44	\$ 550	17th	Barclaycard	\$10,000	2015	5
45	\$ 550	19th	Barclaycard	\$10,000	2015	5
46	\$ 550	17th	Barclaycard	\$11,500	2016	5
47	\$ 575	1st	Chase Bank	\$6,000	2010	5
48	\$ 575	6th	Chase	\$10,800	2015	6
49	\$ 575	9th	Kay Jewelers	\$7,600	2012	10
50	\$ 575	20th	Visa	\$12,000	2016	6
51	\$ 575	13th	Citi BB	\$5,000	2009	5
52	\$ 575	13th	Synchrony	\$7,500	2011	5
53	\$ 575	8th	Citi BB	\$7,500	2013	5
54	\$ 575	8th	Barclaycard	\$12,000	2016	5
55	\$ 575	8th	Barclaycard	\$12,700	2016	5
56	\$ 600	9th	Amco	\$1,700	2005	8

57	\$ 600	5th	Discover	\$7,700	2012	5
58	\$ 600	6th	Wells Fargo	\$8,500	2011	5
59	\$ 600	16th	Synchrony	\$7,000	2012	5
60	\$ 600	13th	Wells Fargo	\$7,500	2012	5
61	\$ 600	13th	Citi BB	\$10,000	2013	5
62	\$ 600	8th	Synchrony	\$10,000	2013	5
63	\$ 600	15th	Barclaycard	\$12,500	2015	5
64	\$ 625	6th	Discover	\$10,000	2012	3
65	\$ 625	9th	Amex	\$15,000	2017	4
66	\$ 625	18th	Wells Fargo	\$7,500	2009	5
67	\$ 625	18th	Barclaycard	\$14,800	2016	5
68	\$ 650	8th	Citi SE	\$10,000	2011	5
69	\$ 650	6th	Wells Fargo	\$12,000	2013	5
70	\$ 650	10th	Synchrony	\$15,000	2016	5
71	\$ 650	17th	Barclaycard	\$15,000	2016	5
72	\$ 650	18th	Barclaycard	\$15,000	2016	5
73	\$ 675	6th	Cap 1	\$6,000	2006	7
74	\$ 675	9th	Citi	\$4,000	2004	8
75	\$ 675	11th	Citi	\$15,000	2015	3
76	\$ 675	13th	Amex	\$15,000	2015	3
77	\$ 675	8th	Citi HD	\$15,000	2015	5
78	\$ 700	8th	Synchrony	\$12,000	2011	5
79	\$ 700	11th	Barclaycard	\$16,000	2015	5
80	\$ 700	16th	Barclaycard	\$16,000	2015	5
81	\$ 725	8th	Synchrony	\$10,000	2008	5
82	\$ 725	8th	Citi HD	\$15,000	2013	5
83	\$ 750	7th	Navy Fed	\$19,500	2016	7
84	\$ 750	15th	Synchrony	\$7,800	2004	5
85	\$ 750	17th	Barclaycard	\$17,500	2015	5



86	\$ 775	14th	Citi	\$20,000	2016	9
87	\$ 775	6th	Cabela's	\$18,000	2014	5
88	\$ 775	11th	Citi HD	\$20,000	2016	5
89	\$ 775	6th	Wells Fargo	\$20,000	2016	5
90	\$ 775	10th	Barclaycard	\$20,000	2016	5
91	\$ 775	17th	Barclaycard	\$20,000	2016	5
92	\$ 775	18th	Barclaycard	\$20,000	2016	5
93	\$ 775	8th	Barclaycard	\$20,000	2016	5
94	\$ 800	6th	Wells Fargo	\$13,000	2008	5
95	\$ 800	19th	TD Bank	\$20,000	2015	5
96	\$ 800	5th	Barclaycard	\$21,000	2016	5
97	\$ 800	8th	Barclaycard	\$21,000	2016	5
98	\$ 825	12th	Barclaycard	\$21,300	2015	5
99	\$ 825	16th	Barclaycard	\$22,000	2016	5
100	\$ 850	15th	Barclaycard	\$21,000	2014	5
101	\$ 850	15th	Barclaycard	\$22,500	2015	5
102	\$ 875	8th	USAA	\$24,500	2016	5
103	\$ 875	6th	Cabela's	\$20,000	2012	5
104	\$ 875	12th	Cabela's	\$20,500	2012	5
105	\$ 900	19th	Barclaycard	\$25,500	2016	5
106	\$ 925	9th	CBNA	\$25,000	2015	6
107	\$ 925	15th	Barclaycard	\$25,000	2015	5
108	\$ 950	12th	Discover	\$25,000	2014	8
109	\$ 975	16th	Discover	\$13,000	2001	4
110	\$ 975	22nd	Cabela's	\$20,000	2008	5
111	\$ 1,025	16th	Barclaycard	\$30,000	2016	5
112	\$ 1,050	18th	Cabela's	\$17,500	2002	5
113	\$ 1,100	19th	Cabellas	\$30,000	2013	7
114	\$ 1,125	8th	Wells Fargo	\$24,500	2006	5



115	\$ 1,250	8th	Synchrony	\$7,500	1984	5
116	\$ 1,275	3rd	Citi	\$13,000	1989	2
117	\$ 1,300	9th	Citi	\$27,000	2002	10
118	\$ 1,400	16th	Barclaycard	\$45,000	2016	5
119	\$ 1,450	5th	Discover	\$25,200	1994	6