

RATE YOUR CREDIT SCORE

770 The Ultimate Goal = A++

740 to 769 = A+

720 to 740 = A

700 to 719 = A-

680 to 699 = B+

660 to 679 = B

640 to 659 = B-

620 to 639 = C+

600 to 619 = C

580 to 599 = D

Below 579 = F

This is how creditors, employers and insurance companies evaluate you and your credit score when they are determining whether to extend credit and how much to charge. CIQ saves its clients on average \$600-\$1000 a month by increasing the credit score.

We are the only credit consulting company to provide:

- A 110% Money Back Guarantee; and
- A Minimum Credit Score Increase Guarantee

PROVIDING CREDIT EDUCATION AND CREDIT IMPROVEMENT

Proven Results with:

Bad Debt Settlements
Bankruptcies
Collections
Charge-offs
Default Loans
Foreclosures/Short Sales
Judgments
Late Payments
Repossessions

Helping people improve credit scores since 1990

CIQ

Visit our website:
www.creditlineiq.org



IT'S TIME TO IMPROVE YOUR CREDIT SCORE GUARANTEED



The oldest credit consulting company in the United States



IMPROVING YOUR CREDIT SCORE

Our CIQ Fitness Programs are designed to achieve your goals, whether it be to buy a home, attain a certain score or refinance a home. After reviewing your personal goals and credit situation, we will recommend the program that fits your credit score needs. Once you make a commitment to improve your credit score, we immediately start the process of removing or correcting inaccurate, unverifiable, and obsolete derogatory information electronically with all three credit bureaus. We continue to keep you updated on your progress and there is always a client manager available to answer your questions.



WHAT IS A CREDIT SCORE?

Your credit score is the way creditors measure your creditworthiness. Creditors report your account information to some or all three credit bureaus (Equifax, Experian and Transunion). That information is plugged into a proprietary FICO scoring formula that determines your 3 credit scores. Depending on your credit score, the creditor either extends or withholds credit or charges you a higher or lower interest rate.

The higher your credit score, the better risk you are and the less interest you are charged for borrowing money.

Credit plays such an enormous role in your life that it is important to improve your credit score. It can determine how much you pay for a home loan, a credit card, or an auto loan. It can determine how much we pay for insurance or what kind of job you can get.

WHAT OUR CLIENTS SAY

"CIQ goes above and beyond to work with the customer not only on their existing financial needs but their future life goal plans. CIQ cares about all aspects of the customer's life."

Julie Posey, Mortgage Consultant,
Wells Fargo Bank

"I wanted to send you a letter thanking you for the magnificent job you did working on my credit. I had a marvelous experience with you and CIQ and I just want to thank you for all your hard work."

Brent Jones, San Francisco 49ers

**YOUR
COMPLIMENTARY
CREDIT
CONSULTATION**
(\$250 value)(\$50.00 Admin Fee)

We start helping you right away by providing a complimentary, personalized credit consultation with one of our experienced credit consultants in our office or on the phone. During the consultation, we will provide you with an in-depth review of your credit and educate you on what is affecting your credit score, how long it will take to improve, and how we will help you.

