


Scenario 1 - Target Score - 20+

Bureau	Current Score	Target Score	End Score	Recovery		
				Points	Cost	Best Day
	691	710	713	22	\$127	16th

Recommendations


To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

Actions - Positive Accounts

Establish High Credit	Points
CBUSASEARS 2222****	14 points
Use your CBUSASEARS (#2222****) by making a small charge, and pay it off completely. It's important that you keep activity on the account without going longer than 6 months without usage. Also, request CBUSASEARS to report actual credit limit which could result in 14 points.	

Check For Inaccuracies	Points
CREDITONEBNK 444796254322****	8 points
Examine CREDITONEBNK (#444796254322****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$127 by the 8 th of the month could result in 8 points. Going forward, its best to make payment by the 15 th of the month and to keep the balance below \$24.	

Scenario 2 - Target Score - 40+

Bureau	Current Score	Target Score	End Score	Recovery		
				Points	Cost	Best Day
	691	730	730	39	\$1639	16th

Recommendations

To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

Actions - Positive Accounts

Establish High Credit	Points
CBUSASEARS 2222****	14 points
Use your CBUSASEARS (#2222****) by making a small charge, and pay it off completely. It's important that you keep activity on the account without going longer than 6 months without usage. Also, request CBUSASEARS to report actual credit limit which could result in 14 points.	

Report #: a855a3bf-ebaa-ee0c-87ad-b9378726dbfb

Member ID: KU89193862

Report Date: 03/03/2016

Pay Down Balance	Points
GECRB/QVC 22222**	2 points
Examine GECRB/QVC (#22222**) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$112 by the 27 th of the month could result in 2 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$72.	


Pay Down Balance	Points
SYNCHRONICITY 2222200****	6 points
Examine SYNCHRONICITY (#2222200****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$283 by the 27 th of the month could result in 6 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$80.	

Pay Down Balance	Points
RNB-FIELD1 2222****	3 points
Examine RNB-FIELD1 (#2222****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$311 by the 2 nd of the month could result in 3 points. Going forward, its best to make payment by the 9 th of the month and to keep the balance below \$200.	

Pay Down Balance	Points
CBUSASEARS 2222****	2 points
Examine CBUSASEARS (#2222****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$630 by the 30 th of the month could result in 2 points. Going forward, its best to make payment by the 6 th of the month and to keep the balance below \$256.	

Check For Inaccuracies	Points
CREDITONEBNK 444796254322****	12 points
Examine CREDITONEBNK (#444796254322****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$303 by the 8 th of the month could result in 12 points. Going forward, its best to make payment by the 15 th of the month and to keep the balance below \$24.	

Scenario 1 - Money Simulator - \$500

Bureau	Current Score	Funds	End Score	Recovery		
				Points	Cost	Best Day
	691	\$500	721	30	\$428	16th

Recommendations

To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

Actions - Positive Accounts

Establish High Credit	Points
CBUSASEARS 2222**** Use your CBUSASEARS (#2222****) by making a small charge, and pay it off completely. It's important that you keep activity on the account without going longer than 6 months without usage. Also, request CBUSASEARS to report actual credit limit which could result in 14 points.	14 points

Pay Down Balance	Points
SYNCHRONICITY 2222200**** Examine SYNCHRONICITY (#2222200****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$63 by the 27 th of the month could result in 4 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$80.	4 points

Pay Down Balance	Points
GEGRB/QVC 2222** Examine GEGRB/QVC (#2222**) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$112 by the 27 th of the month could result in 2 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$72.	2 points

Pay Down Balance	Points
CHASE/CC 22222033**** Examine CHASE/CC (#22222033****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$126 by the 1 st of the month could result in 2 points. Going forward, its best to make payment by the 8 th of the month and to keep the balance below \$120.	2 points

Check For Inaccuracies	Points
CREDITONEBNK 444796254322**** Examine CREDITONEBNK (#444796254322****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$126 by the 1 st of the month could result in 8 points.	8 points


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Examine CREDITONEBNK (#444796254322****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$127 by the 8th of the month could result in 8 points. Going forward, its best to make payment by the 15th of the month and to keep the balance below \$24.

Scenario 2 - Money Simulator - \$1000

Bureau	Current Score	Funds	End Score	Recovery		
				Points	Cost	Best Day
	691	\$1000	727	36	\$851	16th

Recommendations

To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

Actions - Positive Accounts

Establish High Credit	Points
CBUSASEARS 2222****	14 points
Use your CBUSASEARS (#2222****) by making a small charge, and pay it off completely. It's important that you keep activity on the account without going longer than 6 months without usage. Also, request CBUSASEARS to report actual credit limit which could result in 14 points.	

Pay Down Balance	Points
GEGRB/QVC 2222**	4 points
Examine GEGRB/QVC (#2222**) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$265 by the 27 th of the month could result in 4 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$72.	

Pay Down Balance	Points
SYNCHRONICITY 2222200****	6 points
Examine SYNCHRONICITY (#2222200****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$283 by the 27 th of the month could result in 6 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$80.	

Check For Inaccuracies	Points
CREDITONEBNK 444796254322****	12 points
Examine CREDITONEBNK (#444796254322****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$303 by the 8 th of the month could result in 12 points. Going forward, its best to make payment by the 15 th of the month and to keep the balance below \$24.	

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Disclaimer

Other information may have changed

These results are only estimates and there is no guarantee that your credit score will change by this exact amount should you take these actions. This is because other information in your credit reports (such as account balances) may change at the same time. Because information on your credit report may change at the same time as your attempted simulation, these results are only estimates. There is no guarantee that your credit score will change this exact amount should you take these actions.

Changes take time to impact your scores

Any actions on an account can only impact your credit scores if the updated information is reported to the credit bureaus. Some actions may require more than a month to have an impact, because lenders may not immediately report new accounts or updated information. As a result, allow up to 3 months for your scores to change after you complete any actions.

Credit reports may be corrected or updated in different ways

The estimated credit score change is only an approximation. Specific types of credit report information are often corrected or updated in different ways, even by the same credit bureau. This occurs because the credit dispute resolution process is typically a manual process, and therefore subject to individual interpretation. The simulation assumes that a credit bureau will make the minimum changes required without adding discrepancies to the credit report.

The passage of time can produce unexpected score changes

Accounts are simulated as if you make monthly payments unless your actions prevent it. This does not mean that past due accounts become paid as agreed, nor they will not become more seriously past due. For example, since many months of delinquency has a heavier weighting in the score algorithms than one month of delinquency, the passage of time can lower your estimated credit score in situations that would otherwise increase it. Likewise, accounts that are presently paid as agreed stay that way. Since a longer history of paying on time is more positive, the passage of time can increase your estimated score in scenarios that would otherwise lower it.

Outdated accounts are brought up to date

Some accounts may not have been reported recently, and may therefore contain outdated information. For actions in the present or future, the information for these accounts must be simulated between the last time it was reported and the month of the action. To do that, we assume that you have made monthly payments during this period. As a result, an account may have been paid off or closed, or its payment status may have improved before the action could start. In a few cases, this may make the action impossible to perform.

Multiple actions on one account are simulated in the order listed

When several actions are requested for the same account in the same month, they are simulated in the order listed. If two or more actions conflict, only the first one is simulated. If an action takes more than a month but cannot be simulated for one of the months, then it will not be simulated for any later months.

Disclaimer

The following information applies to all ScoreNavigator products.

The information used by ScoreNavigator is derived from one or more credit reports produced by the major credit reporting agencies, also called credit bureaus. The information contained in credit reports reflects the latest information provided to and recorded by the credit bureaus. Recent activity, such as making a payment, opening a new account, or authorizing a credit inquiry, may not yet be reflected in the person's credit reports. If not, this activity will not be reflected in any ScoreNavigator products. In addition, results may change every time new information is added to or removed from credit reports, as well as with the passage of time. ScoreNavigator products are only as accurate as the information upon which they are based. ScoreNavigator is not responsible for incorrect, missing, or outdated information in credit reports, which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure it is accurate and up-to-date. Note that ScoreNavigator does not provide financial or other advice, and is not a credit counseling or credit repair organization.

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