

IMPROVE YOUR CREDIT SCORE *with* RECREDIT

IMPORTANT

**LIFE IS TOO
SHORT TO BE
HAUNTED BY
BAD CREDIT**

OUR PROMISE TO YOU

We give you more than just an improved credit score.

We give you the tools you need to fight for your rights.

The Uncomfortable Truth

- Getting declined for credit isn't fun.
- Getting approved with extremely high interest rates isn't any better.
- Being haunted by poor credit decisions in your past is the worst.

It's time to stop being held back from living a life you deserve. Join thousands of people just like you that decided enough was enough. Join ReCredit Today.

GET STARTED TODAY

Learn More at
www.ReCredit.co



**WE DISPUTE NEGATIVE ITEMS, CORRECT ERRORS,
AND CLEAN UP YOUR CREDIT REPORTS**

– www.ReCredit.co –

REREDIT BENEFITS YOUR ORGANIZATION

**EMPLOYEES ARE
LESS PRODUCTIVE
WHEN THEY'RE
WORRIED ABOUT
THEIR FINANCES**

A Distracted Workforce is Bad For Your Business

- **One in three employees report that issues with personal finances have been a distraction at work.¹**
- **In a 2018 survey, it was revealed that 42 million people, approximately 17% of Americans, are financially vulnerable – struggling with all, or nearly all, of their financial matters.¹**
- **Workers with high financial stress are twice as likely to use sick time when not ill.¹**
- **44% of Americans don't have \$400 saved for unexpected expenses.¹**

This data is bad news for employers unless their team is equipped with solutions and services that help them clean up and correct their credit reports. This is part of why ReCredit exists.

Often, people are not educated or told the truth, which leads to a wrong decision that could cost them and their families years of financial and physical stress, thousands of dollars, or worse. ReCredit aims to radically change that with our services, education, and engagements in local communities.

Bringing ReCredit into your organization adds immeasurable value to the lives of your employees, and in turn, makes them more dedicated, driven, and productive.



LEARN MORE TODAY

www.ReCredit.co/bp/

**WE PROVIDE A BENEFIT TO YOUR EMPLOYEES UNLIKE
ANY OTHER – CREDIT SCORE EXPERTS**

– Bring ReCredit into your organization today –

More Facts [Why ReCredit Exists Today]

The Consumer Financial Protection Bureau (CFPB) reported in 2015 that 31.6% of consumers with credit reports have one or more collections trade lines. ²

Significant impact to Consumer Credit Scores: The report states that one medical collection causes a FICO credit score of 680 to drop by over 40 points; 780 score to drop by over 100 points. ²

The CFPB reported in 2017 that debt collection is an \$11.3 billion industry.³ This is another paramount reason ReCredit exists today. We believe consumers are being misrepresented and mistreated by creditors in an industry that profits from misinformation. We are here to fight for consumer rights and education in the credit / debt space.

The Homer Fund receives more than 1,000 requests each month from associates who are not able to pay their basic living expenses due to an unexpected occurrence. The Homer Fund consists of eight full-time associates. These associates' daily task is to take care of the 350,000+ associates that make The Home Depot a success. ⁴

References:

1 – <https://cfsinnovation.org/u-s-financial-health-pulse/>

2 – https://www2.census.gov/about/partners/fesac/2015-06-12/Carroll_Presentation.pdf

3 – https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201703_cfpb_Fair-Debt-Collection-Practices-Act-Annual-Report.pdf

4 – <https://www.thdhomerfund.org/about/>