



THINKING ABOUT CREDIT REPAIR? READ THIS FIRST.



A new year often brings fresh financial goals—and improving your credit score is usually high on the list. Unfortunately, scammers know this too. They target people who are motivated to make changes by promoting “quick-fix” credit repair solutions that promise fast results but often leave consumers worse off than before. Before you sign up or share personal information, here’s what you need to know.

HOW CREDIT REPAIR SCAMS USUALLY SHOW UP:

Be cautious of ads, emails, or messages that make big promises, such as:

- Instant or guaranteed credit score increases
- Claims they can remove bankruptcies, collections, or late payments
- Promises of “insider” access to credit bureaus
- Requests for upfront fees and sensitive personal information

If it sounds too good to be true—it probably is.

RED FLAGS TO WATCH FOR:

A major warning sign is when a company:

- Guarantees specific credit score results
- Demands payment before providing any services
- Encourages you to dispute information that is accurate
- Requests access to online banking or credit bureau accounts
- Suggests creating a “new” credit identity or using a different Social Security number

Important to know: Accurate negative information generally cannot be removed from your credit report—no matter what a company claims.

WHAT LEGITIMATE CREDIT HELP LOOKS LIKE:

Real credit improvement is built over time and includes:

- Reviewing your credit reports for errors (which you can do for free)
- Working with certified credit counselors
- Making on-time payments and keeping balances low

These steps may take longer, but they create lasting results.

HOW TO PROTECT YOURSELF:

To avoid credit repair scams:

- Slow down—real credit improvement doesn't happen overnight
- Never share your full Social Security number, login credentials, or one-time passcodes
- Be wary of pressure to “act now”
- Use trusted resources like www.annualcreditreport.com to access free credit reports and guidance on building your score safely

Improving your credit is a smart goal—but protecting yourself along the way is just as important. Knowledge, patience, and trusted resources are the real keys to long-term financial success.