

Finding A Reputable Credit Repair Company

1. Accreditation & Affiliations:

- Check if the company is registered with the Better Business Bureau (BBB).
- Look for membership in reputable industry associations like the National Association of Credit Services Organization (NACSO).

2. Transparency:

- Ensure the company provides a clear explanation of the services they offer.
- Verify that they have transparent pricing and detailed descriptions of their service packages.
- Confirm that there are no hidden fees.

3. Compliance with Laws:

- Check if the company adheres to the Credit Repair Organization Act. Which prohibits certain practices and requires certain disclosures.
- Confirm that they do not demand payment until services have been performed.

4. Customer Reviews & Testimonials:

- Look up customer reviews on independent platforms such as Trustpilot, Google Reviews or Yelp.
- Check for a pattern of complaints or issues that have been raised by previous clients.

5. Consultation & Customer Service:

- Verify if they offer a free initial consultation.
- Assess the quality of customer service. Are they knowledgeable and helpful?



- Check if they assign a specific account manager or point of contact.

6. Educational Resources:

- Look for a company that offers educational resources to help maintain good credit post repair.
- Check to see if they provide tools and resources for tracking your credit score improvements.

7. Track Record & Success Rate:

- Investigate the company's track record and success rate. Can they provide examples of their work?
- Ask for case studies and before and after scenarios

8. Contract Clarity:

- Ensure that you receive a written contract that outlines your legal rights and the services to be performed.
- Confirm that you can cancel the service within 3 days, as per the CROA requirements.

9. Realistic Promises

- Be wary of companies that promise to remove accurate, negative information from your credit report!
- Ensure that they are setting realistic expectations about regarding outcomes and timelines.

