



## Consumer Credit Nationwide

Helping you take control of your debt.

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## How to “clean up” your credit report:

1. Pay all bills on time--for two years minimum.
2. Pay in full if possible, or at least more than minimum amounts at each payment.
3. Dispute any inaccurate information.
4. Write explanatory note for any bill, not paid or overdue, explaining the circumstances to add to report listing.  
(100 words or less)
5. Contact all creditors when you are having problems; don't charge until you are back in control.
6. Let time and a good payment history replace the bad.

**\*\*\*\*\* Beware and use extreme caution when you see the following...**

*“Credit Repair” clinics or companies*

*“Clean up your credit” kits by mail*

*900 phone number “credit repair” services*

*Money up front*

*Promises can't be kept*

**You can do anything the “credit repair” company can do - for free or for only a few dollars!!**