

# **FREE CREDIT CHEAT SHEET**



**THE CREDIT MOVEMENT**  
**[TheCreditMovement.com](http://TheCreditMovement.com)**

I think we all agree, our credit system is a joke. It presumes you are **GUILTY** until proven innocent. That is unfair and it's un-American. I will help you beat this broken system. **Over the past 13 years I have developed secrets and loopholes** that have worked to help thousands of people with removing negative information from their credit report. Whether it is an eviction, tax lien, judgement, medical bill, bankruptcy, repossession, etc. — It can be dealt with! I will not only share these methods with you, **I will guide you!**



Put simply, the credit scoring system was designed to measure risk — your ability to pay back a loan. Yet, most credit reports contain erroneous and inaccurate information. **Again, the system is broken.**

I became obsessed with the credit scoring system after dealing with credit issues myself, and watching countless others like yourself getting, for a lack of a better term, screwed. It made me sick to watch the system take advantage of people by way of higher interest rates, being turned down for a home loan, being passed over for employment opportunities and the like — the fire inside me grew, **I wanted to help. I needed to help.**

# Quick Introduction

This cheatsheet will help you get started on your journey to better credit. This is just the tip of the iceberg, but the fact that you're reading this right now is indication that you're motivated to change your situation, and change your life! You should be proud of yourself.

In order for this cheatsheet to help you it is important that you follow the following steps:

**Get a copy of your Credit Report.** A report other than Credit Karma which doesn't contain account numbers which are integral to using the letters we are providing you. If you don't have one already, get one here:

**<http://thecreditmovement.com/creditreport>**

Send the Letters Provided. We have provided 4 proven letters that will help you remove items and boost your score. The 4 letters included come directly from my book, have worked for thousands of people, and are as follows:

**Inquiry Letter 1**  
**Inquiry Letter 2**  
**Dispute Letter 1.1**  
**Dispute Letter 1.2**

Use the inquiry letters to challenge and remove those pesky inquiries that hurt your score 3-5 points each. Letters 1.1 and 1.2 are two of our most effective starting tools to getting

general bad information off of your report. Letter 1.1 is designed to be sent to the creditor or collection agency directly. Letter 1.2 should be sent to the credit bureaus. I have provided you the address for each of the credit bureaus. Use your credit report or google to find addresses for the creditor or collection agency.

**Build Positive Credit Now.** Building and maintaining positive/open/active credit is just as important as removing bad information from your report. Use the below techniques to start building credit today! I have included some excerpts from my book (Military Affiliated Banks Tactic) which gives you a step-by-step guide to using this little known technique.

**Secured Credit Cards**

Authorized User Trick

Shopping Cart Loophole

Military Affiliated Banks Tactic (Excerpt from Book can be found below)

[SelfLender.com](http://SelfLender.com)

**50 Credit Facts You Need to Know.** There is so much misinformation out there in the universe, these will help open your eyes to the truth.

***\*\*\*Key to Success: Include with your mailing of the letters a copy of: Drivers License, Social Security Card, a copy of a utility bill or other mail that can be used to verify your mailing address. Always send certified with return receipt to create a paper trail\*\*\****



Experian  
P.O. Box 4000  
Allen, TX 75013



Equifax Credit Information Services, Inc.  
P.O. Box 740256  
Atlanta, GA 30374



TransUnion, LLC  
P.O. Box 2000  
Chester, PA 19022

# Inquiry Removal Letter 1

(Set of 2 - One to Bureaus, One to Creditors directly)

Remember to replace all of the **red text** with your information in black.

Your Name

Your Address

Creditor Name

Creditor Address

Date

Re: Unauthorized Credit Inquiry

To Whom It May Concern,

A recent review of my credit report showed an unauthorized credit inquiry from your company. I understand that, by law, you are not able to place an inquiry on my credit report without my prior authorization and signature. Please have this inquiry removed from my credit file immediately as it is causing me great financial hardship and limiting my purchasing power.

I have sent this letter via certified mail as I need prompt attention to this matter. Kindly forward me your confirmation of the removal of this unauthorized inquiry.

If you find that I am mistaken, and you do have my authorization to inquire into my credit report, then please send me proof of this. Include my signature on your authorization form. Otherwise, please note that I am reserving the right to take civil action if necessary. I also will notify the CFPB, FTC, and Attorney General if necessary.

Thank you,

**Your Name** (printed or typed, not signed)

## Inquiry Removal Letter 2

In the event you receive a letter stating the accounts were “**verified**”, send this!

Your Name  
Your Address  
Credit Bureau Name  
Credit Bureau Address  
Date  
RE: Social Security Number: 000-00-0000

To Whom It May Concern,

I am deeply troubled by the fact that I noticed credit inquiries on my report maintained by your company that I did not authorize. Please immediately remove the below unauthorized inquiries.

Unauthorized Inquiries:

1. (insert company name & inquiry date)
2. (insert company name & inquiry date)
3. (insert company name & inquiry date)

This is a violation of the Fair Credit Reporting Act Section 1681b(c) and a serious breach of my privacy rights. I did not authorize anyone at any of these to make any inquiry into my credit report.

If for some reason you validate this information with these companies, please provide me with copies of any documentation associated with these accounts bearing my signature which would constitute an authorized inquiry. If you are unable to obtain documentation bearing my signature, I formally request that these fraudulent inquiries be immediately deleted from the credit file that you maintain.

Under the Fair Credit Reporting Act section 611, you have 30 days to complete this request.

My contact information is as follows:

Your Name (printed or typed, not signed)  
SSN  
Address

These are the first two of many letters we will be sharing in this book. The free online mini course available on our member site also will hold your hand through inquiry removal techniques.

# Letter 1.1 (Creditor Initial Dispute)

Send directly to bank or agency that is reporting to the credit bureaus the obsolete or inaccurate derogatory account or collection item. This letter will use **legal language** from **FDCPA Section 807**.

Date

Your Name

Your Address

Name of creditor/collection agency

Address of creditor/collection agency (from your credit report)

Re: Acct # 123456789

To Whom It May Concern:

This letter is in regards to account #123456789, which you claim [insert a derogatory condition here, such as "I owe \$150" or "that my account was charged off in the amount of \$375]. Allow this notice to serve as a formal dispute of your claim.

Since I am quite familiar with my rights under the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting (FCRA), as well as state laws — I am requesting validation of this alleged account. Pursuant to the aforementioned laws, I am requesting that evidence bearing my signature be provided as required by law, proving my current or prior contractual obligation to pay you for this alleged account.

Under the FDCPA and FCRA, if you, or any company you represent, are unable to validate any debt that you claim that I owe, you are in violation of the law. Therefore, if you fail to validate the debt, I am requesting that you uphold your legally required duty and request that all credit reporting agencies (Experian, Equifax, Transunion, Innovis, LexisNexis) delete the account.

Depending on your response to this formal request, I am prepared to detail my experience via a public press release online. I will also include documentation of any potential small claims action. A complaint will also be filed with the Consumer Financial Protection Bureau (CFPB), Office of the Attorney General (OAG), and the Better Business Bureau (BBB).

Pending the outcome of my investigation and any evidence you submit, you are formally instructed to take no further action that could be detrimental to my credit rating or credit reports.

This letter is written as a formal request to correct your records and reporting to the credit bureaus. This request is for information only and is not a statement, waiver of status, or election — of any kind. Let it be known that any correspondences received from your company will be stored as evidence should any further action be required to resolve the matter in question.

By law, a response to this inquiry is required no later than 30 days from receipt of this certified letter. In the event you fail to comply, legal action in the form of small claims against your company may be filed in my local jurisdiction — seeking a minimum of \$1,000 in damages per violation, including but not limited to:

- \* FCRA Violations of Section 623-b
- \* FDCPA Violations of 807-8
- \* Defamation
- \* Negligent Enablement of Identity Fraud

My contact information is as follows:

Your Name (printed, no signature)

Your Mailing Address

Cc: CFPB

Cc: OAG

Cc: BBB

# Letter 1.2 (Bureau Initial Dispute)

This is your initial dispute or investigation request to be sent to the credit bureaus.

**This letter will focus on FCRA Section 611.**

Your Name  
Your Address  
Credit Bureau Name  
Credit Bureau Address  
Date

RE: Social Security Number: 000-00-0000

To Whom It May Concern:

It has come to my attention during a recent review of the credit report in my name and social security number maintained by your company, that negative information is being reported by [Insert Creditor Name/Collection Agency/Public Record Court Name].

The account in question is showing that [insert a derogatory condition here, such as "I owe \$150" or "that my account was charged off in the amount of \$375"]. This account is showing as last reported on [insert month and year].

Allow this letter to serve as a formal challenge as to your legal capacity to report the aforementioned account. I am requesting the immediate deletion of this account from my credit report. In the event you elect not to fulfill my request for immediate deletion of the account, I request for you to provide me with documentation bearing my signature from [Insert Creditor Name/Collection Agency/Public Record Court Name].

The Fair Credit Reporting Act Section 611 (a)(1)(A) allows 30 days for you to respond and provide your specific Method of Verification (MOV). Please note that any correspondences from your company, including your MOV will be stored as evidence in the event further action is necessary to resolve this matter. Furthermore, I do not consent to any automated methods of verification, including that of the software, e-oscar.

By law, a response to this inquiry is required no later than 30 days from receipt of this certified letter. In the event you fail to comply, legal action in the form of small claims against your company may be filed in my local jurisdiction — seeking a minimum of \$1,000 in damages per violation, including but not limited to:

- \* FCRA Violations
- \* Negligent Enablement of Identity Fraud
- \* Defamation

An online review and press release along with complaints to the Consumer Financial Protection Bureau (CFPB), Office of Attorney General (OAG), and Better Business Bureau (BBB) may be filed depending on your response to this request.

Please find my contact information below:

Your Name (printed, no signature required)

Your Mailing Address

Cc: CFPB  
Cc: OAG  
Cc: BBB

Enclosures: Copy of Drivers License, Social Security Card, Utility Bill (Proof of Mailing Address)

## Making Use of Small Banks and Credit Unions

Smaller local and regional banks as well as credit unions are great resources for those with less than stellar credit. They often offer products to credit-challenged folks without the scrutiny of more mainstream banks. Interest rates and account fees are often more favorable with smaller institutions.

Pentagon Federal Credit Union, Navy Federal Credit Union, and USAA are more likely to offer higher limit secured and unsecured credit cards. oftentimes, becoming a member of one of these military-affiliated Banks or Credit Unions can be a challenge if you or an immediate family member did not serve in a branch of the military. Don't worry, you can still get in and become a member so you can take advantage of ALL they have to offer.

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### *Chapter-5 - making use of small banks banks...*

Below are steps to become a member of a non-profit organization that will allow you to gain access to military-affiliated institutions.

#### **Step 1**

Become a member of the Navy League of San Diego. Visit the website below. Fill out the application. <https://join.navyleague.org/wordpress/membership-form/>

The Navy League is a non-profit organization supporting America's sea services such as; Coast Guard, Marine Corps, and the Navy. They have several branches, referred to as a **"Council"**.

It is important that you select the San Diego Council —this is the only chapter that non-military members are accepted into certain banks or credit unions.

### Citizenship

☐ U.S. Citizen

☐ NOT a U.S. Citizen

**You will be assigned a Council based on your zip code unless you have a preferred council.**

Preferred Council, if you have one

[Council Locator](#)

**Do you have a sponsor?**

**Sponsor's Name**

Type sponsor's name here.

### Credit Card Payment

This is a secure server. We do not store your credit card information. You may also join by calling (800) 356-5760, faxing your completed membership form to (703) 528-2333, or printing and mailing the completed PDF form from the link above to the address on the printed form.

Please ensure your address zip code entered above matches the credit card billing address zip code for your payment to be correctly processed.

Membership Team  
Navy League of the United States  
2300 Wilson Blvd, Suite 200  
Arlington, VA 22201

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## Chapter-5 - step 2...

### Step 2

After completing the application and paying your \$25 membership fee (tax-deductible by the way), be sure to print out your confirmation receipt and the email you will receive.

### Step 3

Now you have the necessary military affiliation proof you need to apply for membership with **USAA**, **Navy Federal Credit Union**, and **PenFed**.

A good place to start is by applying to Pentagon Federal Credit Union.

Members of **The Movement Academy** are being approved for auto loans and huge credit card limits from PenFed as you are reading this. Start building your credit with PenFed today! Go here:

<https://netmember.penfed.org/NetMember/Forms/OpenAccounts/Eligibility.aspx?EMBERSHIP>

## Step 4

Fill out the online application.

The first drop-down asks you to select how you are eligible for membership. Select **“I belong to the following association or organization”**.

The image shows two screenshots of the PenFed Credit Union Membership Application form. The left screenshot shows the 'Please choose one...' dropdown menu with 'I belong to the following association or organization' selected. The right screenshot shows the list of associations, with 'NAVY LEAGUE OF THE UNITED STATES' highlighted. A pink arrow points from the selected option in the left screenshot to the highlighted option in the right screenshot.

Then select “Navy League of the United States”.

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Chapter-5 - step 4...

## Step 5

You will need a debit/credit card to fund your membership account with \$5 bucks. You must maintain a minimum balance of \$5 for the duration of your membership. Remember that once you’ve joined PenFed and any other military-affiliated institutions, you can cancel your qualifying membership.

Once you’re a member of these banks, you’re a member for life.

The image shows a screenshot of the PenFed Credit Union Membership Application form, Step 5. The form asks "How would you like to fund the membership account?" and shows the "Account Type: Membership (Regular Share) Account - Required". The "How would you like to fund this account?" section has "Use my debit card or credit card" selected. The form includes fields for Card Type, Name on Card, Card Number, Expiration Date, Card Identification Number, Billing Address, Billing Zip Code, and Opening Deposit (\$5.00).

## Step 6

CALL them and apply for some credit! **DO NOT APPLY ONLINE! Why?**

If you have negative items on your credit report, the automated systems that they use to determine eligibility may automatically disqualify you. When you call, they often allow you to explain the items and can make a manual approval or make an exception.