



# Financial Education Services

English Español

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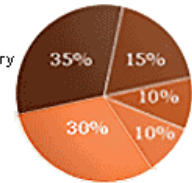
## Power up your credit score!

[Enroll in UltraScore™](#)

UltraScore™ was developed to help you maximize your credit score in two important ways - by showing you how to read and interpret your credit report and by showing you how your credit score is calculated. By providing a detailed and comprehensive analysis of your credit report, UltraScore™ will enable you to:

- Understand the components of a credit score and how it's calculated
- Understand how to read and interpret your credit file, and understand the differences between mortgage, installment and credit accounts
- Understand how certain bill paying habits may be adversely affecting your credit score
- Receive a customized action plan to improve your credit and identify credit accounts that need immediate attention and why
- Understand the impact of the amount of credit you are currently using

- Payment History
- Length of Credit History
- Types of Credit Used
- New Credit
- Amount Owed



Our Credit Education and Resource Center offer a wide variety of educational services, credit tips and additional resources and services to help you take the steps necessary to enhance your credit score and manage your financial life. Here is just a sample of the information available to you with UltraScore™:

- Understand how to protect yourself from identity theft
- Protect your financial information online
- Useful information to help you effectively manage your finances
- Understand the negative impact of low credit scores
- See how your credit score affects your interest rates on credit cards and mortgages
- Prepare and maintain a monthly budget
- Project new home or refinance interest rates
- And much, much more

**Don't miss out on these exciting features available to you with your enrollment!**

### Resource Center - Sample calculators



- Mortgage Calculators**  
Mortgage Payment Calculators  
Mortgage Payoff Goal Calculators
- Budgeting Calculators**  
Maintaining Good Credit  
Credit Building Tips
- Debit & Credit Card Calculators**  
Simple Loan Calculators  
Debt to Income Ratio Calculators  
And much, much more!



### Credit Education Library - Sample Topics



#### The latest information on:

- Maintaining Good Credit
- Credit Building Tips
- What is in your Credit Score?
- What's Not in your Credit Score?
- How Mistakes Occur
- Protect yourself Online
- Identity Theft Protection
- Bankruptcy
- Wage Garnishments
- And much, much more!

UltraScore™ offers several years of combined experience developing personalized solutions for clients adversely affected by low credit scores. UltraScore™ has set the industry standard as a cutting edge company offering outstanding customer service at a superb price, with unparalleled performance and customer dedication.

Although UltraScore™ has been designed to enhance and maximize your credit score; it is not a substitute for credit restoration. UltraScore™ will not remove inaccurate, obsolete, or erroneous information from your credit report. If you are interested in further maximizing your credit profile, and would like more information on our credit restoration service, click the "Credit Restoration" tab above on this Web site.

### Hear how UltraScore™ has helped others just like you

As a business owner, I have had several opportunities to utilize UltraScore™ and have found it to be an extremely effective and useful tool to maximize the credit scores of my clients. I would highly recommend it to anyone in the mortgage or real estate industry.

Tim Phillips

### Are You Currently Enrolled in UltraScore™? Access your personal account.

Username:

Password:





Newspaper Columnist  
Regional Manager, US Credit Academy



I began working with UltraScore™ last June, and have been extremely satisfied with my results. I am a truck driver so I am away from home for several weeks at a time. In my line of work I rely on credit to buy gasoline, meals and lodging. Since working with UltraScore™, I have been able to obtain credit cards at better interest rates and cut my expenses. I am recommending your service to my coworkers and family.

Louis Martin  
Dallas, Texas



I've found UltraScore™ to be an excellent product. It has provided me with valuable information that will help me take the necessary steps to get my credit score back on track. I will definitely recommend it to any of my clients.

Patricia  
Frisco, Texas

[Click here] for more success stories.



LOGIN

**Interested in enrolling in UltraScore™?**

[Click here] to enroll today and take advantage of the benefits of understanding your credit score.

**Watch the UltraScore™ video to learn more about this amazing product! Power up your credit score!**



\*\* Coming Soon \*\*

**Check Out Our Rating With The BBB**  
**Click Here & Enter "VR-Tech" Under the Check Out A Business or Charity Tab.**



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