

# MYFI BENEFIT & FUNDING SOLUTIONS, INC

## Credit Empowerment Program



# Why understanding your credit is important

- Credit is extremely important when considering one's financial viability. Many people neglect monitoring their credit reports either from fear of what they might see or from embarrassment.
- Your credit report is a snapshot of how you handle your financial obligations and is what the underwriters use to determine whether or not to grant you a loan or what rate of interest they will charge.
- Employers use it prior to offering employment and many other decisions are made solely on the strength of your credit report.

# Have you had your credit profile reviewed lately

There are several important life events that warrant a review of your credit profile.

- Starting a new job.
- Purchasing a new car
- Buying a new home or vacation home
- Keeping a current job
- Renewing occupational licenses
- Beginning College
- Purchasing Automobile Insurance
- Procuring bank loans or personal loans
- Etc.



# Did You Know!

That there is a 90% chance of your credit file containing errors that are outdated, erroneous or incorrect and displaying information that is costing you thousands, even tens of thousands of dollars of your hard earned money.



This is information that creditors and lenders don't want you to know. By you having adverse credit they are able to justify charging you interest rates that are costing you tens of thousands of dollars over the life of your loans.

# What Does The Law Say?



- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may seek damages for violators.
- Identity theft victims and active military personnel have additional rights.

# MYfi's Business Concept

Our primary function is to protect your rights as a consumer. We take a hands on approach to making sure you are being treated fairly and the information being reported against you is being reported correctly.

It is important for the information reported in your credit file to work for your benefit not for your detriment.

It is our goal to help you make sure that any incomplete, inaccurate, outdated or information that is not able to be validated is properly investigated and the proper steps are taken to correct the wrongs. We go through extreme lengths to make sure that the information being reported against you is accurate .

We don't just send out template letters and hope that trade lines fall off your credit report. At Myfi Benefit & Funding Solutions, Inc. we realize how important credit is and we are dedicated without equal to making you as debt free and credit viable as possible.

# What Is It that We Do?

We use several different methodologies to help assist you in your endeavor to improve your credit, debt and financial position.

- Below is a summary of services associated with our **Credit Empowerment Program**:
  - **Professional assistance in helping you correct wrongs on your credit profile this includes but is not limited to: Charge-offs, collections, late-pays, judgments, bankruptcies, tax liens, medical, student loan debt, incorrect personal information, work history, etc.**
  - **Help with establishing credit and building a personal credit profile.**
  - **Assist you in understanding your rights and how to file the necessary paperwork to file complaints with the proper authorities when warranted.**
  - **Educating you on how to understand and maintain your updated credit file.**

# Advanced Services Offered

## MYfi's Personal Finance Builder

Utilizing MYfi's Personal Financial Builders state of the art system you will be able to have your very own personal debt management system working for you 24 hours a day 7 days a week.

## MYfi's Personal Credit Builder

Affords you the tools of a professional credit counselor available to you 24 hours a day seven days a week. You will be able to address issues on your credit report, keep track of your progress and corrections. Effectively manage your utilization ratio and your blend of credit and manage your credit score

**MYFI GPS** (Your very own financial guidance system working for you 24/7.)

Click [here](#) to see a short video of MYfi's GPS.

# Is This Something I Can Afford?

Everyone's situation is different. No two credit files are the same not even your three credit reports. Each person's objective or desired outcome is also different so a one solution fit all approach would prove to be ineffective.

The bigger question should not be whether or not you can afford it but whether or not you can afford to be without it.

Becoming credit viable can be the difference between paying \$360K of interest for a \$150K home or paying \$71K in interest on the same \$150K asset .

That's a difference of \$280K that you can put back into your pocket. The same applies for a car, credit cards or other types of loans.

**STILL THINKING WHETHER OR NOT YOU CAN AFFORD IT ????????**



# Don't Hesitate To Give Us A Call

- Free initial consultation
- The enrollment process is simple and effortless
- Your information is secure
- You are only billed after your analysis is complete
- We charge monthly for our services.



**CALL NOW GET STARTED TODAY (281) 671-6818**



# REFERRAL PROGRAM

Often we run across something that we benefit from, however keeping it to ourselves brings no blessings.

If you know of someone that can benefit from our services don't hesitate to refer them to our firm for help. You can earn \$25.00 for everyone who enrolls in our program and \$50.00 per enrollment after your 10<sup>th</sup> referral.

**This is a good way to be a blessing to others.**

# MYFI BENEFIT & FUNDING SOLUTIONS, INC.

**8300 FM 1960 WEST SUITE 450**

**HOUSTON, TEXAS 77070**

**OFFICE: (281) 671-6818**

**FAX NUMBER: (832)442-5318**

**[INFO@MYFITODAY.COM](mailto:INFO@MYFITODAY.COM)**

**[WWW.MYFINOW.COM](http://WWW.MYFINOW.COM)**