# Learn more about our Silver Credit Enrichment Program

Make Smart Decisions for a Stronger Financial Future

DOCUMENTS • FEES • CREDIT REPORTS • PAYMENTS

# First Step: Sign Up for MyScoreIQ

mySCOREIQ®

Official Credit Monitoring Partner

1 **Client Sign-Up Required**

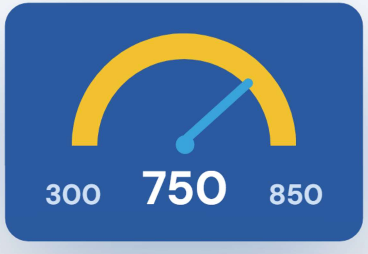
The very first action you need to take as a client is signing up for your **MyScoreIQ** account.

2 **Obtain 3-Bureau Credit Report**

This allows our specialists to pull your complete 3-bureau credit reports securely and accurately.

3 **Comprehensive Credit Audit**

With access to your report, we perform an in-depth credit audit to identify all disputable items.




# How Our Program Works

**1**

We begin with a full credit audit to review your entire report in detail.

**2**

Our team identifies any negative items that may be affecting your score

**3**

We then identify which item can be disputed all three credit bureaus

**4**

We provide monthly progress updates detailing all the negative items we've successfully removed.

**Please note:** Results cannot be guaranteed, nor can a specific timeframe for improvements be assured. Disputes are submitted each month in pursuit of positive changes to the report.

# What are the Next Steps?

Sign the Credit Enrichment Service Agreement sent via SignNow + complete our KYC form

1

Make the down payment via Zelle or credit card (invoice)

2

Sign the Denefits Payment Proposal/Contract (if you choose the installment payment option)

3

Submit your documents.

4

# Next Steps: Sign the Service Agreement

STEP 2

## Review and sign our Credit Enrichment Service Agreement

We will send your Credit Enrichment Service Agreement to your email via SignNow. Please remember to check your spam folder just in case. If you have trouble finding the email, please let us know and we'll send you a direct link to access the agreement.

# Next Steps: Payment

## Option 1: Pay Upfront

Pay **$680** upfront and save. You can pay by credit card—we'll send an invoice to your email—or pay via Zelle.

## Option 2: Monthly Payments

Total Price: **$850**

Down Payment: **$250** — paid to NextLevelCredit

Remaining Balance: **$600** financed through Denefits (3 monthly payments of $200)

Denefits is the platform we use to offer convenient monthly installments—this is not a loan.

- In both cases, there is a **$99 monthly maintenance fee**, which will only be invoiced if an additional round of disputes is needed. This is a separate charge from Denefits.

# HOW WOULD YOU LIKE TO PAY?

START OF SERVICE

PAYMENT OPTIONS

OPTION 1
$680
CARD / ZELLE

ACTIVE SERVICE

OPTION 2
$850
$250 INITIAL
$600 VIA DENEFITS

ACTIVE SERVICE

THE $99 INVOICE APPLIES TO OPTIONS 1 AND 2

DOES A NEW ROUND OF DISPUTES NEED TO BE SUBMITTED?

NO

WON'T NEED INVOICE
NO ADDITIONAL COST

YES

WILL NEED INVOICE $99

# Next Steps (if you choose the installment payment option): Sign the Denefits Payment Proposal/Contract.

## What is Denefits?

denefits
Complete Payment Options

Denefits is the platform we use to allow our clients to make convenient monthly payments for their Credit Enrichment program. This is not a loan—it simply helps break the cost of the program into manageable installments.

After you sign the Denefits agreement, their customer support team will contact you to verify your identity.

PLEASE NOTE

# Understanding the Role of Denefits

Denefits is an independent third-party financing provider and is not owned, operated, or managed by NextLevelCredit.

If you choose the installment payment option, your payments will be processed through Denefits rather than directly through NextLevelCredit.

Denefits may charge service fees or other financing-related costs. These charges are separate from and in addition to your NextLevelCredit program payment.

Because Denefits operates independently, NextLevelCredit does not control Denefits' billing policies, payment processing, late fees, or financing charges.

If a payment becomes past due, any late fees or penalties assessed by Denefits are determined by Denefits, and NextLevelCredit cannot waive, modify, or prevent those charges.

- Denefits is used exclusively for the initial set up fee. It is not associated with the fees required later if accounts and inquiries need additional disputes. In those cases, the monthly maintenance fee is **$99**.

# Talking About Inquiries:

## Initial Service Fee (one-time):

*$50 increments per additional block of 25 inquiries*

- If a client has **more than 25 inquiries**, they pay an additional fee based on the overage:

| Total inquiries | Additional fee |
|---|---|
| 0–25 | Base price |
| 26–50 | **+$50** |
| 51–75 | **+$100** |
| 76–100 | **+$150** |

## Monthly Maintenance Fee (ongoing):

*$25 increments per additional block of 25 new inquiries per month*

- If a client adds **more than 25 new inquiries per month**, there's an additional **$25 per 25 inquiries** added to their monthly maintenance fee.

| New inquiries per month | Additional fee |
|---|---|
| 0–25 | Base price |
| 26–50 | **+$25** |
| 51–75 | **+$50** |
| 76–100 | **+$75** |

# Next Steps: Submit your documents

## What documents do we need from you?

We will need the following:

- Valid picture ID

- Social Security card

- Address verification document, which can be any of the following: utility bill, bank statement, lease or mortgage statement, insurance statement, paystub, W-2, cell phone bill.

- MyScoreIQ login credentials, which is the platform we use to monitor our clients' credit.

# Frequently Asked Questions

### Q: How long does it take to fix my credit?

A: The timeline varies depending on how many negative items are affecting your credit. The minimum timeframe is about 30 days, which is how long the credit bureaus take to respond to disputes. Since every client's situation is unique, the overall timeframe can vary.

### Q: Will I receive updates on the progress?

A: Yes. Our credit specialists will keep you informed every step of the way. You will receive regular updates on the progress we make throughout the process.

### Q: Can I apply for loans, credit cards, etc. while in the program?

A: We strongly recommend that clients avoid applying for new credit during the program. This helps prevent new hard inquiries, which can negatively impact your credit while we're working to improve it.

# Thank You!

www.nextlevelcredit.net