# Credit Boost Program
## Rapidly Increase Personal Credit Scores

## WHO SHOULD PARTICIPATE?

Individuals who are tired of empty promises of improved credit scores.

We specialize in helping clients increase their personal credit scores by **100** or more points, often within **30** to **60** days, by adding new, primary, unsecured trade lines and using an attorney-based resource to contest derogatory items.

Better credit increases access to home ownership, business loans/financing, credit cards, lines of credit, auto financing, etc.

## COST FOR ENROLLING?

There is no upfront cost!

Instead, pay based upon quantifiable and proven results (improved personal credit scores billed AFTER your scores increase).

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**Diamond Ethical has partnered with the Institute for Improved Minority Financial Literacy (IIMFL), a non-profit organization, is committed to narrowing the racial wealth gap by teaching financial literacy, improving credit scores, and increasing access to capital.**

Developed by a former professor who taught Financial Literacy to full-time college students and as a Financial Literacy Educator for a national bank, the Credit Boost Program leverages two proven "hacks" to rapidly improve personal credit scores:

1. Leveraging attorneys to contest derogatory items based upon specific consumer protection laws; and

2. Rapidly adding new primary trade lines to reduce utilization, improve credit profile, and add positive new payment history.

### Examples Of Trade Lines

**Unsecured Personal Installment Loan**
- A free loan paid back over twelve months with low monthly payments.
- 0% interest
- No hard inquiry
- Reports monthly
- Typically reports to Experian and Equifax (only to TransUnion for "new to credit" customers)

**$5,000 Unsecured Revolving Credit Line**
- Immediate approval even with bad credit
- Typically reports to all three bureaus

**Bridge Loans**
- Short term installment loan to pay down/off existing credit card balances.