






July 2005

# The Credit Report

## HIGHLIGHTS:

-  New Online Payment Options
-  Advantage announces two new companies
-  Coming Soon: Free Freddie Mac Re-issue

Advantage Credit 866.568.3706

### LOOK FOR US AT THE FOLLOWING 2005 TRADESHOWS!

- FAMB National Convention & Tradeshow | July 20-23
- MBA's 92 Annual Convention | October 23-26

## Advantage Credit Offers Tools and Options to Make Paying Your Bill a Snap!

### New Payment Assistant™ Tool!

It's fast, easy and ready when you are!

[Payment Assistant™](#) is a tool that stores your choice of payment method, credit card or bank draft, and links it to your Advantage Online user name and password. Each transaction will be recorded as a debit on your credit card or bank statement. Detailed invoices will be made available through Advantage Online, informing you of the debited amount, date of transaction and related charges. It's perfect for multiple users of a company account!

To sign up for Payment Assistant,™ print and complete the [registration form](#), and fax it to our financial services department at 800.600.2508! Questions? Call our financial services team at 800.600.2510, option 7.



credit card information when the request is submitted. This can be your borrower's credit card, your loan officer or processor's card, or your own. You can also choose to use Payment Assistant™ to pay at the time of order. As long as the card is accepted you will receive the report prepaid. Questions? Call our financial services team at 800.600.2510, option 7.

\*Please note that each time you use the [Pay n' Go™](#) feature, you'll be charged a \$0.95 transaction fee.

### Pay n' Go™

**Our Pay n' Go™ feature allows you to pay for your reports at the time of order!**

Advantage Credit allows customers to pay for credit reports at the time of order by providing



### Monthly AutoPay™

**With Monthly AutoPay™ you'll never have to think about paying another bill with Advantage Credit!**

When you sign up for [Monthly Autopay,™](#) we'll automatically charge your credit card or checking/savings account with no transaction fee when the monthly payment is due for the account. Each transaction is recorded as a debit on your credit card or bank statement. Your detailed invoice will inform you of the debited amount, date of transaction and related charges.

To sign up for Monthly AutoPay™, simply print and complete the [registration form](#), and fax it to our financial services department at 800.600.2508! Questions? Call our financial services team at 800.600.2510, option 7. ■





## Advantage Credit Proudly Announces Two New Sister Companies

### Our Family is Ever-Growing!

Please welcome Advantage Credit's newest sister companies: [Citadel Financial Group](#) and [ERS Hire](#)

**Citadel Financial Group**, a collection service provider, uses the most progressive strategies in the industry. Citadel focuses on automated notification services including e-mail and internet payment options for your customers, increasing your recovery ratio during the critical 45-90 day delinquency period. They deliver a higher rate of debt collection than the industry standard which solely focuses on collecting debt after charge off. Their practices demand the best for your bottom line while allowing your business to continue a positive relationship with your customer. It is a true win-win strategy!

To learn more about Citadel Financial Group, visit their website at [citadelfinancial.net](http://citadelfinancial.net) or call 877.720.8795. You can also [click here](#) to request a free quote!

**ERS Hire** is your ONE SOURCE for complete background and pre-hiring employment reports including criminal records, driving records, credit reports, Social Security traces, employment and education verifications, character reference interviews and much more.

Surveys indicate 37% of job seekers overstate their job titles, responsibilities or degrees, and 10% percent of job applicants lie about their criminal records. ERS Hire is your hiring partner that arms you with information protecting you from costly and stressful mistakes. With fast, simple and

secure online access, reports are easily received anywhere you have internet access. It's the smart way to hire.

To learn more about ERS Hire, visit their website at [ershire.com](http://ershire.com) or call 866.898.3487. You can also [click here](#) for a free quote for your background screening needs!



Advantage Credit, Citadel Financial Group and ERS Hire are subsidiaries of Advantage Plaza Incorporated. Located in Pensacola, Florida, Advantage Plaza was founded in 2000 as a holding company for information technology companies.

For more information about Advantage Plaza, please e-mail [info@advantageplaza.com](mailto:info@advantageplaza.com) or call 850-439-2297. ■

## Coming Soon: Free Re-issues for Freddie Mac Reports

Beginning in August, you can re-issue existing Advantage Credit reports through Freddie Mac's Loan Prospector system. This feature will enable you to submit Freddie-eligible loans without incurring an additional charge and another consumer inquiry. **Stayed tuned for more information on this.**

Call us at 800-600-2510 option 6, or you can email us at [TechnicalSupport@advantagecredit.com](mailto:TechnicalSupport@advantagecredit.com) for more information on other products and services from Advantage Credit. ■