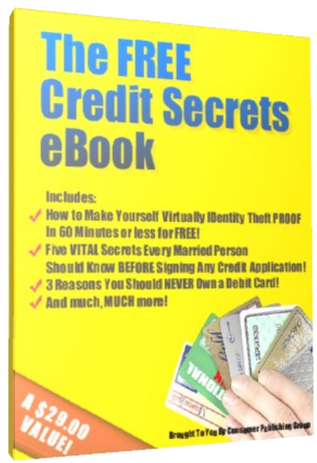
THE FREE CREDIT SECRETS EBOOK



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Introduction

Even with the apparent abundance that we enjoy in the United States, many people find themselves with financial problems beyond what they ever imagined they would have. Credit is wrecked, houses are lost, families are destroyed... all in a country that brands itself as the world's prosperity hub. Phrases like "the land of opportunity" and "the American dream" are common here. The truth is, things like bankruptcy, poverty, excessive debt, and "barely making it" while living paycheck to paycheck are becoming far more common in this land of prosperity. What are we missing?

The problem, as it turns out, usually isn't that we have a *lack* of anything material. We are rich with "buying power" but poor in the knowledge and financial intelligence that tell us how to use it. This might be why over half a million people (597,965) filed for Bankruptcy in 2006 (source: http://www.uscourts.gov/bnkrpctystats/statistics.htm) .

The issues are compounded by the fact that most people don't realize that they are "knowledge-poor" in the area of finances and credit until it's too late. By the time most of us are aware that we lack financial intelligence, the damage has already been done. **This is why understanding credit and credit-repair is so important.** For many people, credit repair should be the first step that they take towards a better financial future. "Credit repair" is simply the name given to the process of improving your credit score, and removing incorrect items from your credit report.

Want to know how you can give yourself a raise without talking to your boss or even increasing your actual paycheck amount? The answer, as you probably guessed, is to fix your credit. A higher credit score can save you thousands of dollars. As this book points out in Chapter 2, fixing your credit is probably the highest paid work you'll ever do. Give yourself a raise. Improve your credit and become financially smart.

What we've given you in this book should be considered a "primer" for your financial education. There is a lot more to it than what is covered here. That said, this little book could be a big boost to your financial intelligence.

Consumer Publishing Group (the company that produced this guide) has created one of the most comprehensive credit repair manuals available, called The Credit Secrets Bible ™. The Credit Secrets Bible has been in print since 1994 and is absolutely essential if you are serious about fixing or improving your credit. To learn more about the Credit Secrets Bible, visit the Credit Secrets Bible website.

Chapter 1

How to Make Yourself Virtually Identity Theft PROOF in 60 Minutes (or Less) for FREE!

The FBI has called it "The fastest growing crime in America." Close to 10 million Americans every year are victimized by it and the costs are estimated at 50 billion dollars annually. Many criminals get off easy while the victims spend years working to restore their damaged credit reports and reputations. Worse yet, there seems to be no end in sight.

"The popularity of the crime is simply growing faster than the solutions to stop it" many experts conclude. The task of recovery is so time consuming and tedious, multiple states have resorted to creating "Identity Theft Passports" for victims in an attempt to ease the pain for them as they endure the lengthy and frustrating clean up process.

By the end of this article I will share with you the secrets of making yourself virtually identity theft proof in 60 minutes or less (for free). I use the term "secrets" because less than 1% of the country are aware of these techniques (let alone practicing them). If you are interested in learning more about these and other "secret" techniques, you'll want to check out the Credit Secrets Bible—*the authority* on credit and credit repair.

If Americans took these preventative steps up to 99% of all identity theft would be eliminated. However, "why" this beneficial approach is not being made common knowledge in the mainstream media is something I will not disclose in this article (more on that another time). For the moment I believe the biggest crime one can commit is to not share this information with their friends and family (by the end of this article you will understand why).

Unlike other authors covering this subject I will not insult your intelligence by sharing common sense tips like “Don’t carry your SSN Card or ATM PIN# in your wallet or purse” or “Keep all data sensitive documents like credit card and bank statements locked up in your home or office”. This is elementary advice at best. The key to protecting yourself from identity theft is to look at what the masses are doing and then do the opposite (to say the least).

Almost 70% of Americans are now shredding all their mail and documents and many are even subscribing to credit monitoring services or buying identity theft insurance in an attempt to protect themselves from becoming victims. While this is better than doing nothing it’s a far cry from TRUE security.

Study The Past To Predict The Future

Contrary to popular belief statistics show the majority of identity theft does NOT result from the internet as most consumers have been led to believe. In fact, less than 10% of identity theft cases (where data compromise can be determined) originated online. In almost 50% of cases consumers are the ones who detect the breach. In nearly 40% of cases the criminal was someone who was in close contact with the victim *(friend, relative, neighbor, coworker, in-home employee, waiter/waitress or financial institution employee).* In then end, nearly one third of identity theft cases come from a stolen wallet/purse, checkbook or credit card.

More interesting, the age of the primary victim has lowered. If you are between the age of 25 to 34 you are now the largest target for the crime (65+ has become the smallest). The bad news is that while identity theft nationwide is on the decline (8.9 million victims last year down from 9.3 million in 2005) the dollar amount per victim is going up ($6,383 last year, up from $5,885 in 2005) and so are the number of hours victims spend cleaning up the mess (40+ hours last year, up from 28 hours in 2005).

We've all heard the saying "An ounce of prevention is worth a pound of cure". Yet, no one is practicing it in the pandemic of identity theft. Credit monitoring is nice but only 11% of consumers ever catch identity theft through this means. Identity Theft Insurance (according to many experts) is even more of a hoax. A product marketed by playing on the fears of American consumers which does nothing more than assist them in cleaning up the mess only AFTER their identity has been stolen.

A Different Approach

The following is a completely different approach to preventing and protecting yourself from identity theft. It is based on the reality that we live in a world now where there is zero privacy of personal data. Meaning that your name, address, phone number, social security number, date of birth (even your mothers maiden name) can be obtained by ANYONE for a fee.

If you're one who feels this is paranoid thinking let me tell you about Amy Boyer. In 1999 Miss Boyer had an old high school classmate (Liam Youens) come back into her life many years later. Mr. Youens obtained Amy's SSN and other personal information after paying Docusearch Inc. $150. After Youens shot Miss Boyer to death he then turned the gun on himself. Today the company tells visitors to its website that "not all searches are available to the public" and some are reserved for the investigative and legal industry. *How's that for homeland security?*

With this "different" approach we break down identity theft into two distinct categories. 1.) Basic Identity Theft, and 2.) Credit Hijacking. By definition "Basic Identity Theft" is when the perpetrator steals your identity and then uses it to obtain NEW credit accounts for their personal gain. "Credit Hijacking" falls under a criminal stealing your identity in order to access and use your EXISTING credit accounts. Each type of fraud is different and therefore so is your plan of defense.

BASIC ID THEFT DEFENSE:

The best proactive defense against basic identity theft is through the placing of an "Initial Fraud Alert" on all three of your credit reports. This "Initial Fraud Alert" accomplishes three important factors:

1.) Your name and personal information can no longer be sold by the credit bureaus to ANY third parties for any marketing purpose *(i.e. credit card offers, loan solicitations or credit pre screenings).*

2.) No one can be approved for credit with your personal information until the creditor personally calls you at the telephone number you list on your consumer credit report.

3.) Requesting this initial fraud alert entitles you to a free copy of all three of your credit reports *(one copy from each of the three major credit reporting agencies).* Please be advised that this is an "Initial Fraud Alert" which lasts only 90 days. To extend the fraud alert and obtain the above mentioned benefits for 7 years you will need to write to each credit bureau at the address provided within your initial fraud alert confirmation letter *(Note: It is likely credit bureaus will make the extended alert harder to obtain as a great deal of their revenue comes from the third party rental and sale your information).*

CREDIT HIJACKING DEFENSE:

Most online merchants now utilize a security feature known as "Address Verification Service" or "AVS". AVS is a security feature for online merchants allowing them to only authorize credit card transactions for merchandise to be shipped to the same address which appears on the consumers credit card billing statement. If the address does not match that of the credit card billing statement the transaction will automatically be declined. In other words, if someone gets your credit card number, expirations date and CVV code (the three digit code on the back of the card) the only way a transaction can be authorized online is if the merchandise if shipped to the SAME address that your credit card billing statement is currently sent to. This is what makes credit hijacking so dangerous. When a criminal hijacks your credit they call up the banks (posing as you) and change your address on your credit cards with your personal information (i.e. last for of SSN and mothers maiden name) as if you were moving. They then proceed to order thousands of dollars in merchandise (online or over the phone) to be shipped to the "new" address. Because they changed "your address" on your credit cards they will bypass the AVS security from online merchants and the charges will be approved.

The only real defense against credit hijacking is to establish a personal security code with all your bank accounts and credit cards. This is a form of security which goes beyond your SSN, Zip Code, Date of Birth or Mothers Maiden Name to give you a whole new tier of personal security. This is a unique number or group of letters and numbers which you create and give to every credit card provider you have. For example. The number could be as simple as "JACOB2801" which is a combination of your best friend as child and the numerical address of the home you lived in growing up. By establishing this auxiliary passcode with all your credit card providers no one will be granted access to your accounts without it providing it to them. Since you are the only one who knows it and it is non public it is truly secure. I have yet to find a credit card company which will not allow you to create a such a passcode and added layer of security.

Summary

So now with the initial fraud alert established on your credit reports (and later extended) as well as the personal security code set up with all your bank and credit card accounts, you are virtually identity theft proof in under 60 minutes for free. Sure, someone can always "steal" your identity but the real joke will be on them. If they try to open a new credit account anywhere in the country the creditor is going to have to call YOU at the phone number listed on your report in before it can be approved and it's GAME OVER. If they try to hijack your credit by changing the address on your credit accounts they will be asked for not only the last four digits of your SSN and mother maiden name, but also your personal security code which they will

NOT know and again it's, GAME OVER. It's a good thing to be in control of your financial identity and your credit. You can learn more about how to do this in the Official Credit Secrets Bible. Please understand that this article deals only with the topic of "financial" identity theft which is by far the most prevalent today. However, you should be aware you also have the following "5 MAJOR" identities in computers across the nation which are your: 1.) Driving Records/History (DMV Databases). 2.) Medical Records/History (Medical Information Bureau Database). 3.) Social Security Records/History (SSA Database). 4.) Insurance Claims/History (C.L.U.E. Database). 5.) Criminal, Legal and Public Record databases from birth records and real estate deeds to corporations, trusts and court cases. Yes, we are in the information age but all information is stored in databases. I think we are now living in the database age.

10 Extra "Financial" Identity Protection Tips

1. Keep a list of all credit card and bank account numbers with bank phone numbers so in case of loss or theft they can be notified immediately.
2. Use only one credit card for personal expenses and one card for business expenses and monitor accounts online weekly.
3. Always send or receive mail only through secure and locked mail boxes.
4. Never give out any sensitive information (SSN, Acct #, Pin #, Password Etc) via an email solicitation. Always type in and visit the website directly.
5. Limit the information on your checks to your first initial, last name and address (nothing more).
6. On all credit cards instead of signing your name write "Check ID!".
7. Never use a debit card or Visa/Master Check card as recovering fraudulently accessed funds from these accounts can be extremely difficult.
8. Store all credit cards, bank statements and passports etc in a secure and locked place.

9. Never give out your Social Security Number, Drivers License Number or Date Of Birth unless they have just cause and really need it.
10. For details about establishing and initial fraud alert on your credit reports visit: www.experian.com, www.equifax.com, www.transunion.com

Want to get an edge on your financial future? This mini-book only scratches the surface. To get the full story, get The Official Credit Secrets Bible ™ at the Credit Secrets Bible website. The Credit Secrets Bible will give you the upper hand in dealing with your credit. Learn the secrets that your creditors don't want you to know!

Chapter 2

Why You Should NEVER Own A Debit Card

Debit cards have become a very popular way to pay for everything from fast food to rental cars. The Federal Reserve reports that debit card transactions have been growing more than 20 percent annually and have surpassed credit card transactions.

The appeal is understandable. Debit cards are quick and easy to use.

But using a debit card can cost you hundreds and even thousands of dollars. We'll show you why you should never carry a debit card.

More Risky than Carrying Cash

In it's 2007 Debit Issuer Study, PULSE EFT Association reported that U.S. financial institutions lost an estimated $662 million to debit card fraud in 2005. There is no end in sight.

You'd be safer carrying cash. Although you don't have much recourse if it's lost or stolen, but at least your loss is limited to the amount of the missing currency.

Carry a debit card, and you put the entire balance in your bank account at risk. If you link your checking account to your savings account to avoid overdrafts, you put the balance in both accounts at risk.

More Dangerous than a Credit Card

If a thief gets your credit card, the federal Truth in Lending Act limits your liability for any fraudulent credit card charges to $50. You may not have to pay even that amount, as many financial institutions don't impose any charge on their defrauded customers. And while the theft is being investigated, you can refuse to pay any part of the unauthorized charges.

Debit cards fall under a completely different law, the Electronic Fund Transfer Act. To limit your liability to $50, you have to notify your bank within two business days of discovering that you're debit card has been lost or stolen. Wait longer than that, but give your bank notice of the fraudulent transactions within 60 days of when your statement is mailed, and your maximum liability jumps to $500. Miss that deadline and you could lose all the money in your account.

Because the debit card accesses fund directly out of your account, you can be left without your grocery money while the fraud claim is being investigated.

The $350 Taco

One trip to Taco Bell was enough to send Joseph Rizk's checking account into freefall.

Rizk made the mistake of paying for fast food with his debit card. He figures he spent only about $5 more than he had in his account. Unfortunately, by the time he realized there was a problem, the bank had hit him about $350 in overdraft fees. At $25 to $35 per occurrence, it's easy to rack up hundreds of dollars in needless NSF fees.

"I overdrew, and they pretty much pummeled me with charges," said Rizk.

The Center for Responsible Lending, a consumer group, estimates that overdraft charges cost people about $17.5 billion each year. The center's research reveals that about 45 percent of those overdrafts are the result of using a debit card or taking out cash from the ATM.

Banks used to refuse any debit card transaction that would overdraw a depositor's account. But not any more. Banks could warn depositors when their accounts are close to being overdrawn. But they don't.

Instead most financial institutions automatically enroll their depositors in a program that loans them the amount of the overdraft—but at a steep price. The Center for Responsible Lending estimates that Banks that offer these lending programs can expect a sharp increase in overdraft revenues, as much as 200 to 400 percent.

Calculated as an interest rate, rather than a fee, the cost of these loans is astronomical. The average amount of a point-of-sale purchase that overdraws an account is $14.75. The average fee is more than double that amount. According to the agency, most consumers only use these loans for a few days. So on an overdraft loan, the annual percentage rate can be as high as 20,000 percent.

In defense of this practice, bankers like to point out that it's the responsibility of the account holders to monitor their account balances and avoid overdrafts.

Of course, that requires the account holder to know how much money is in their account.

How Can You Know Your Account Balance?

R. C. Welborn, learned the hard way about the risks of using debit cards. To make sure he didn't overdraw his account, he checked his online bank statement. Since it showed $80 in his checking account, he fell free to make several small purchases a few days before his paycheck was deposited. Using his debit card, he bought two gasoline fill-ups, snacks and cigarettes, totaling about $65.

Although the balance in his account was more than enough to cover the price of what he bought, when he checked his account about ten days later, he found he had incurred $120 in overdraft fees.

"I couldn't figure out what was going on, I knew I had money in the bank," Welborn remembered.

Like most people, Welborn didn't know that merchants can place a pre-authorization hold on a customer's account. In situations where the exact amount of the transaction isn't settled when the approval is given, it makes sense a merchant would want reserve a little more to cover their transaction. If you give your debit card to a waiter, hotel clerk, car rental company, or gas station, the merchant is likely to get an approval of a higher amount—to cover any tip on their service, higher purchase amount, or room service. Car rental companies that accept debit cards routinely place holds in the amount of $300 to $500.

Now Welborn understands that the pre-authorization hold the gas station put on his account resulted in overdrafts on at least six other small transactions. He estimates that he paid over $2,000 in overdraft fees because he used a debit card.

"The quickest way to bankrupt yourself is not knowing what's going on with your debit card, but if you don't get a warning when you're doing it, how to you know?" Welborn asked. "I won't touch a debit card anymore. I do everything with cash."

Pre-authorization holds placed by merchants are just one of the factors that make it difficult, if not impossible for a depositor to know his or her available account balance. It's becoming more difficult to tell when a transaction hits an account.

Some debit cards allow for both signature-based debit card transactions, that, like a check, take a few days to clear, and PIN-based transactions, which hit the depositor's account instantly. Take into account paper checks that merchants and service providers frequently convert into electronic drafts, and, without real-time account information, it's impossible to know what's in any checking account.

Nessa Feddis, senior federal counsel for the American Bankers Association in Washington explains that even the banks don't have up-to-the-minute information. "We don't have real-time transactions. There will always be outstanding transactions that the consumer has authorized but have not hit the bank."

Comparing debit card transactions to a plastic checks, some financial institutions instruct depositors to keep track of their purchases, just like in the old days when checks and drafts were the only way to draw funds from a checking account.

But in the old days, a depositor could wait for their bank statement to reconcile their balance. Now, by the time the statement arrives, the damage may already be done.

"The debit card is really where it's a serious problem," argues Ed Mierzwinski, the consumer program director of the U.S. Public Interest Research Group in Washington. "It's harder to keep track of your balance because of the tricks banks use."

In addition, there are no regulations or statutes that limit the amount of a pre-authorization hold, or the length of time that it can be imposed on an account.

When Penny Chaisson's bought $20 worth of gas, the station put a hold of $75 on her account, more than 3 times the amount of her purchase. She contacted both the gas station and her bank, but each pointed a finger at the other. Even after escalating her complaint to management, it was 72 hours before the hold was released.

These holds stay in place until the bank or the requesting merchant gets around to releasing the amount held in excess of the purchase amount. Generally this takes a few days, but it could be longer.

How You Can Protect Yourself

Promptly reconciling your account to the monthly statement or monitoring your account balance on-line won't always prevent loses associated with the use of a debit card.

There is only one solution—Don't carry a debit card. When opening a checking account, it is standard practice for a bank to send the depositor a combination debit/ATM card. However you can pick and choose the services you want to accept. If you want to avoid the risks of having a debit card, but would like the convenience of ATM access, you bank will issue you a card for just that purpose, without the debit card function.

You can always pay for your purchases with cash or a credit card, since both are safer than using a debit card.

Chapter 3

Five Things Every Married Person Should Know Before Signing Any Credit Application

Have you ever wondered if banks have a tendency to approve credit cards and loans for one sex more than the other? If you are married (or plan to be) I will share with you five vital keys every married person should know before signing any credit application.

VITAL KEY #1:

According to the Federal Equal Credit Opportunity Act (FECOA) creditors cannot deny consumers access to credit because of their sex. However, on average (in surveys) it's reported that women earn less money than men. Regardless of what the FECOA states, the relationship of credit to income is very strong.

In our society if you make less money you will get less credit, period. The sad fact is that women on there own have less access to credit. It's for this reason (I believe) it is imperative that women learn and acquire more knowledge about credit than men. Knowledge is power; and in the world of credit that knowledge will often times prove to be priceless, especially for women. The Credit Secrets Bible is a great way to gain knowledge on how to improve your credit score ... whether or not you have bad credit or not.

VITAL KEY #2:

If you are a married woman with JOINT credit (meaning all your credit accounts are jointly held with your husband) you have NO CREDIT yourself. Many women in America find this out the hard way every year when they get divorced and lose all their credit privileges since all their accounts were jointly held with their spouse. If you are a woman in this position you can greatly benefit by beginning to build your own credit in your own name starting today! The benefits are two fold.

> 1.) If your spouse has financial difficulties (for any reason) and is forced to file bankruptcy or their credit becomes derogatory, you and your spouse will have your credit in reserve to survive on.
>
> 2.) If you ever get divorced down the road (over 50% do and 76% in the state of California) you will NOT end up in financial hardship due to no credit and/or derogatory credit. Instead, you will have your credit to transition to and (believe me) this can be the difference between sailing off in the sunset or drowning in a storm.

VITAL KEY #3:

If you are currently married (with some credit or no credit) to a spouse who has excellent credit, you can leverage their credit to build credit in your own name much faster than if you had to build it by yourself. Later, once you have established enough accounts on your own, you may choose to cancel accounts that were held jointly with your spouse.

VITAL KEY #4:

If you are a single woman with excellent credit and are getting married you may want to think twice about adding your new lover to all your credit accounts. If he messes up or you end up in divorce down the road your credit will end up taking the beating (regardless of how many years you diligently spent building it up). For this reason, I strongly suggest married couples keep their credit separate. Why?

In most cases spouses have far more to lose than to gain. Naturally, some credit will have to be joint no matter what you do. If you purchase a home (which may require both incomes to qualify) this will appear as a joint account on the credit report. However, the potential abuse with a home mortgage is almost non existent as opposed to Credit Cards.

VITAL KEY #5:

Spouses have more to gain by each building strong individual credit reports rather than joining all accounts and building one joint report. For obvious reasons, banks and credit card companies love the "credit ignorance" of spouses who join all their credit accounts upon marriage.

Here's why: If you take 500,000 couples with credit before they got married, those 500,000 couples actually represent one million credit accounts and liabilities for the banks and lenders. When those couples got married, those one million credit liabilities were instantly were cut in half from one million to only 500,000. For banks this is a very advantageous situation. For the couples getting married (if they have financial trouble) the deal is a little raw. If they have trouble, although they are two people, they are represented by only one credit report. The bank now has the right to go after two different people for one account (regardless of who was financially negligent).

For moment, let's play out the same scenario with a couple which is financially savvy (note: they're both on the same "team" but financially savvy). In this scenario, the couple gets married, but instead of joining account each builds their individual credit reports. Now this couple (team) has not one credit report representing them but two. Metaphorically, if the perfect storm (financially) is to rise, this is the difference between the couple being in the ocean with two ships instead of one. If the one ship starts to sink, the couple can always "jump ship" to the second.

While some may criticize this thinking it is no different than buying any kind of insurance. You buy insurance not because you plan on a problem. You buy insurance because you are thinking ahead. This type of thinking is no different. However, if you want to be ahead of the pack that you need to think ahead of the pack.

I cannot tell you how many times I have talked to loving married couples in financial trouble who only WISHED they would have known about these five vital keys before they got into financial trouble. Take them, study them, apply them to your life. As I heard one woman put it “In business and in life I’ve learned to expect the best but plan for the worst”. I thought her words were brilliant. However, I have found that when I expect the best… many times I tend to get it! Take these five vital keys. Study them. Apply them. Then pass them on to someone else who can benefit from them.

Even if you didn't get off on the right foot with credit or you've had some bumps along the way, you can still drastically improve your credit situation (and your score) with the secrets included in The Credit Secrets Bible ™. To learn more about the Credit Secrets Bible, go to the Credit Secrets Bible website.

Chapter 4

Is Your Credit Score Costing You A Fortune?

While some surveys show that 9 out of 10 consumers are unaware what their credit score is, I'd like to quickly share with you how your credit score could be costing you a fortune… in more ways than you can imagine. We spend a lot of time telling you how the Credit Secrets Bible can help you raise your score ... and this is great ... but it's also important to know just how bad a low score can be.

We all know a low credit score will make everything in the world of finance more expensive because of higher interest rates from lenders due to being considered a greater credit risk (i.e. higher interest rates on car, homes and credit cards). While this may be considered common knowledge by some, it's truly devastating effects are understood by few.

For example. If you purchase a $200,000 home on a 30 year fixed mortgage at 8% interest instead of 6% (because of your credit score); that 2% is going to end up costing you a total of $96,934.11 over the term of the loan. Now, think about how many "extra" years you'll have to work to pay off $96,934.11 because of an extra 2% in interest?

The part few people talk about is all the other areas in life where a low score will increase your cost of living on an annual basis. For example. In addition to paying more for a car, home and credit cards, a low credit score will most likely have you paying more for the following as well.

1. AUTO INSURANCE. As many as 92% of the 100 largest personal

automobile insurers use credit information to underwrite new business, according to a 2001 study by Conning & Co., an insurance-research and asset-management firm.

2. HOMEOWNERS INSURANCE. It's thought many insurance companies see a correlation between low credit scores and increased property insurance claims. Therefore, a low score will result in higher rates.
3. LIFE and HEALTH INSURANCE. Customers who are unable to pay their monthly insurance premium thereby pass along that increased cost to the insurance company whose stuck with the bill… resulting in a loss for the company. Since customers who pay without lapse are more profitable it is felt by many that a low credit score now even affects a monthly life and/or health insurance premium negatively.

One of the more shocking areas where a low credit score will you cost you is in the area of employment. It's estimated as many as 42% of employers now do credit checks on applicants before hiring them (according to a 1998 survey by the Society for Human Resource Management).

While many employers claim they only do it to "verify" information on your application (such as where you live and where you have worked etc.) we can both assume they are taking the liberty to "have a peek" at how you handle your financial affairs as well. According to the Public Research Interest Group (PIRG) as many as 79% all credit reports contain errors — 25% of which are serious enough to cause the denial of credit (according to a 2004 report).

And that's all the more troubling in light of the increasing impact a bad credit report can have, says Ed Mierzwinski, director of PIRG's consumer program. "It's outrageous that the credit bureaus are claiming their scores are accurate enough to take people's lives and screw with them like this".

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