

## 9330-6741-1291-7953-1391-3965-4158

The goal is to get the caller to agree to review their credit report with you before you offer any services.  
Do not mention any programs until you review the callers credit report with them and address their problem.

### **Inbound Call:**

**Agent:** *Thank you for calling Credit Saint. All calls are recorded for quality assurance and training purposes. My name is \_\_\_\_ Who do I have the pleasure of speaking with?*

**Agent:** *Hi first name, what's making you look at your credit today? Or how can we help?*

### **If the client asks if we are Experian, Equifax, TransUnion, or the Credit Bureaus, state:**

- *No, we're Credit Saint. We work directly with all 3 of the major credit bureaus. We specialize in disputing inaccurate and negative items on your credit report.*
- *Is there something you would like to address on your credit?*

### **Goal here is to listen to client and help solve their immediate problem. Building trust and gathering information.**

- *I'm sorry to hear that. Or I understand, we can help with that.*

### **Good time to ask probing questions.**

- *Have you applied for any credit cards, auto loans, or home loans lately?*
- *If you like, we can pull up your credit report and review it with you, line by line.*
- *Here we can find any inaccurate or negative items on your credit report and see if we can help.*
- *This is a free credit consultation and will not affect your credit score.*
- *Would you like us to pull up your credit report?*

### **If the client wants to speak to Experian, Equifax, TransUnion directly or if they want to change address or freeze their account, then give them the phone numbers.**

- For Equifax – 866-640-2273
- For Experian – 877-284-7942
- For TransUnion – 800-916-8800

### **SUBMIT INBOUND LEAD**

**Agent:** *Which State do you reside in?*

**Prospect:** [Provides State]

**Agent:** Thank You. What is the best call back number in case we are disconnected?

**Prospect:** [Provides Number]

IF THE STATE IS **GEORGIA** THIS STATEMENT MUST BE READ VERBATIM AND ACKNOWLEDGED BY THE CLIENT TO CONTINUE:

Credit Saint does not work in Georgia; however, we are a division of **Coleman Legal**, a Georgia law firm, and a licensed attorney in Georgia will oversee your entire file. This will allow Credit Saint to still work on your behalf under the direction of a Georgia licensed attorney. Do you want me to proceed?

Client **must** say "yes" to move forward with the call.

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### PUSH TO CONSULT

### YOU MUST ASK THEIR PERMISSION TO RECOVER THEIR CREDIT HISTORY.

#### Spousal authorization verbatim

Agent: (Client), do you give permission for \_\_\_\_\_ to speak on your behalf to discuss your credit report? This would mean \_\_\_\_\_ is an authorized user on your account and can discuss your personal information with us MOVING FORWARD.

Prospect: "Yes"

Agent: Perfect! Can you provide your last 4 of your social to confirm authorization?

### PROXY STATEMENT

Agent: As a reminder, you do have the right to access a free credit report from AnnualCreditReport.com or 877-322-8228, the ONLY authorized source under federal law.

Please confirm that you authorize Credit Saint to access your credit reports for the purpose of this free credit consultation and, if you decide to enroll, to obtain these reports on a recurring basis in order to provide credit restoration services. If I have your express permission, please say, "Yes."

**REBUTTAL:** This is just for the purposes of the free credit consultation. If you decide that you need our services, Credit Saint may need to recover additional reports for you and this is to grant us permission to do so IF and only if you decide to enroll.