**Three Things to Know Before Choosing a Credit Repair Company**

Poor credit can diminish an individual’s opportunities in various categories of life, including home and car purchases, loan requests, and even new employment. Credit Repair companies are designed to improve credit scores in a timely manner by removing negative and questionable information from credit reports. This removal process is typically known for allowing those with bad credit to have a second chance. Although credit repair can be done without the assistance of a credit repair company, the results may vary. If a credit repair service is chosen, it is important to be cautious of companies that promise unrealistic credit repair results. The best credit repair companies have organized methods and strategies that are clearly explained to potential customers.

**Disclosure**: Credit repair companies are often negatively viewed due to a lack of disclosed information. Those looking into credit repair companies should be prepared to request additional information regarding services, contracts, pricing, and refund policies. Companies with higher customer satisfaction ratings are usually trusted to provide more upfront disclosure. Individual research on top companies can benefit potential customers before they meet with company-specific representatives. With research, people have the opportunity to catch any irregular or dishonest proceedings from credit repair companies. Understanding how the credit repair process operates and how it affects FICO scoring is also important when choosing to use credit repair services.

**Services**: The services that credit repair companies provide can also be performed by individuals; however, many people choose to use credit repair companies due to the amount of time and energy it takes to properly learn credit repair processes and file the correct legal paperwork. Most credit repair services include fixing credit report–related mistakes, searching for ways to get past legal restrictions to help raise a credit score, writing and sending good faith letters to lenders, monitoring credit, and even providing additional services such as fraud notifications, tools to improve financial awareness, etc. Comparing services among multiple companies in the industry will help potential customers determine which company can actually help fulfill their credit repair needs.

**Pricing**: Prices among credit repair companies vary. Most prices are determined by the services required, how low the credit is, which company is being used, and what policies are in place. For example, some companies have upfront costs while others offer free trials. Reliable credit repair companies will be most likely to give customers a quote, a free trial period, and a clear explanation of what refund policies they may have. Many companies in this industry require monthly payments. Some additional fees may be charged, but researching what those fees are beforehand or if there are fees that will be applied can save customers from unfortunate circumstances.