



**CREDCO**

# *Newsletter*

September 2009 Newsletter

Volume 7: Issue 9

## **Determining Credit Worthiness: Scores May Not Be Enough**

With the way the economy is affecting consumer credit, you may already realize the growing importance of relying on more than credit scores to determine credit worthiness. If not, you should. Seeing the whole credit picture is becoming crucially important to help you maximize sales and lending opportunities.

### ***Getting the Complete Picture***

What information do you need to know about your prospective customers? And more importantly, what kind of information do lenders look for?

Credit Advantage from First Advantage CREDCO provides key expanded consumer data – beyond essential credit scoring – that both dealers and lenders rely on to structure better deals.

### ***Data Reliability Means Confidence***

Included with the CREDCO credit report, Credit Advantage delivers exclusive consumer data that provides key demographic and lifestyle information. Used along with the applicant's credit score, Credit Advantage gives you even greater insight for assessing consumer risk, identifying the highest quality prospects and maximizing profits.

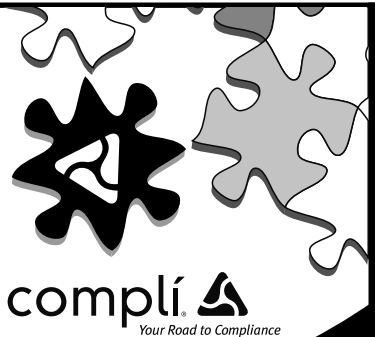
For a free consultation on Credit Advantage Best Practices, call a CREDCO product specialist today at (866) 270-3563. To learn more about Credit Advantage, visit [www.CREDCOservices.com/Advantage](http://www.CREDCOservices.com/Advantage).

**There's so much more to know about your customers.** Don't settle for just part of the picture.

## ***The Missing Piece***

**CREDCO's Red Flag Solution now includes an easy-to-use online compliance application that AUTOMATES your Red Flag Program!**

**Call (888) 298-4456 [www.CREDCOservices.com/RedFlag](http://www.CREDCOservices.com/RedFlag)**



**12395 First American Way • Poway, CA 92064 • PH 888.298.4456 • FAX 619.938.7007**

*If you have received this fax in error or would like to be removed from our fax list, please call (866) 322-3158 ext 45770. Please note that by removing your company from our fax list, you may not receive important customer notifications.*