


MEESE THE CREDIT PRO  
Presents

# VENDOR ACCOUNTS

Tier 1



Hey Family! I'm Kimesha, but you may know me as Meesh or Meesh\_the\_Credit\_Pro on Social Media. By the way....are you already following me on Instagram? If not...Let's connect! Follow me on Instagram. 

When you click on the icon it will bring you right to my IG page Instagram is a great way to stay connected with me and learn how you can improve your consumer and business credit and leverage that credit to obtain capital to INVEST! Sounds pretty good right?!

Anyway, I created this guide to help entrepreneurs build a strong business credit profile so they can get the capital they need for their business to succeed! Some of the vendors in this guide are the same vendors I used to build out my business profile that later allowed me to access over a half of a million dollars for my business.



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**CITIZENS BANK**  
PO BOX 9665  
PROVIDENCE, RI 02940-9665

Account Number: [REDACTED]  
Total Credit Line: \$7,000  
Available Credit: \$5,044  
Total Cash Line: \$1,750  
Available Cash: \$1,750

Payment due at your address

Amount Due: \$1,750

Account Information:

Account Number: [REDACTED] 12 1897  
Total Credit Line: \$7,000  
Available Credit: \$5,044  
Total Cash Line: \$1,750  
Available Cash: \$1,750

Count Summary For:  
ANGIAL GROWTH STRA  
ANGIAL GROWTH STRA  
[REDACTED]  
JANUARY 2015 2105

Please detach and return with your payment

BOSTON MA [REDACTED]

\*\*NDDDDHND

ANGIAL GROWTH STRA  
FINANCIAL GROWTH STRA

Chase Ink Business Unlimited<sup>SM</sup>

# Kimesha, you're approved!

You have been approved for the Chase Ink Business Unlimited credit card. You will receive your new card, a paper copy of your Cardmember Agreement and other important disclosures in 3 to 5 business days.

Your credit line is **\$13,000.00**


Your purchase APR is **18.74% variable**

Your intro APR is **0% for the first 12 billing cycles**, your account is open.

Date: 5/14/2019

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FUNDED FINANCIAL



**Pre-Qualification**

**Congratulations Kimesha Janey-Rogers,**

Funded has pre-qualified your recent application!

**Your projected funding range is \$100,000 - \$185,000**

This letter contains general information regarding various lines of credit, interest rates, current promotions, and total amount of funding available to you. Please review the following guidelines below:

Welcome back, Kameshal

How much would you like today?

Available Funds: \$19,000

Review Terms




\$19,000

>

☐ Enter exact amount

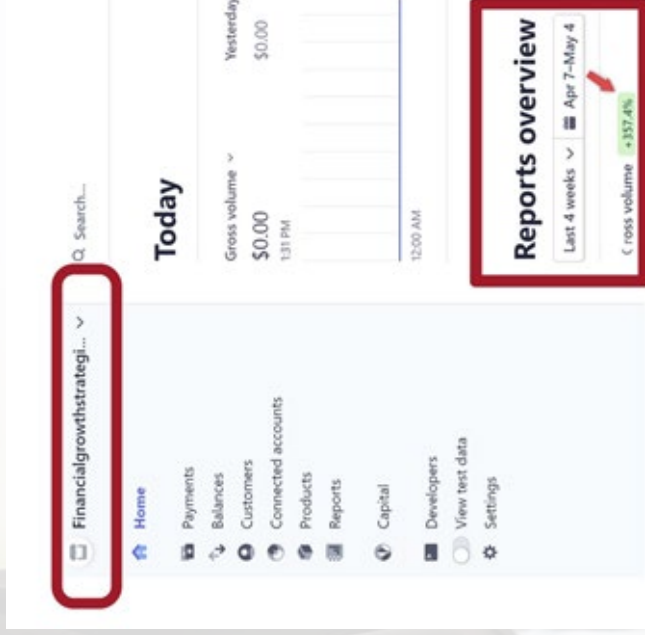
\*Credit lines and pricing are subject to periodic review and change, including line and pricing reductions, line and pricing increases, or line eliminations. Individual requests for capital are separate installment loans.

Kabbage does not provide credit access to businesses in the following industries: marijuana, gambling, financial institutions, lending, or non-profit organizations.

					
KIMESHA JANEY-ROGERS	DASHBOARD	PAYMENTS	PROFILE	MY MERCHANTS	SIGN OUT
DASHBOARD		ACCOUNT OVERVIEW		PAYMENTS	
		AVAILABLE FOR PURCHASING \$9,205.00		CREDIT LIMIT \$10,000.00	
					

I'm more than confident that this guide will give the foundation to do the same! Here are some things to know about this guide....

- ✓ Do your own due diligence and select vendors that you feel is best.
- ✓ You will need at least 4 accounts reporting to D&B to generate a Paydex score
- ✓ To avoid future denials you should make sure you have at least 4 accounts REPORTING before moving on to Tier 2 vendors.
- ✓ If you have questions or need more support you can schedule a meeting with me [HERE](https://www.FinancialGrowthStrategies.com)





## TIER 1 MERCHANT/VENDOR ACCOUNTS

Wilmar

Phone: 888-803-4470

Website: <https://www.wilmar.com/>

Reports to: Experian



WILMAR

**Description:** At Wilmar, we're bringing you more of what you need to stay ahead in a highly competitive industry: more products, more convenience, and more services. Now part of The Home Depot® family of quality brands, we are the nation's largest distributor of maintenance supplies exclusively for apartment housing with a dedicated focus on providing quality products and proven solutions to improve your property performance.

**Special Note:** Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these four accounts.

### Here's what they require:

- EIN number
- Trade references
- Bank references
- Gross annual revenue
- number of years in the business (should be at least 3 years)
- PG required if the business credit is not strong and the company is not established yet.

**To Apply:** Online

**Terms:** Net 30

Summa Office  
Phone: (800) 918-7220  
Website: <https://summaofficesupplies.com/apply>  
Reports to:  
Tier 1 account reports to Equifax  
Tier 2 account reports to D&B



**Description:** Summa Office Supplies is the ultimate source for all of your office product needs. We specialize in quality office products and supplies at guaranteed savings. We are ready to provide you and your team with the quality office supply products that are essential to your office environment.

**Special Note:** Their Tier 1 account only has limited options of products, but is able to get with not many qualifications. Their Tier 2 account offers their full list of products but might ask for a PG please make sure to read their full information listed.

**Here's what they require:**

- Offer Net 30 with normal Biz foundation- \$2000 limit
- Min \$60.00 purchase to report
- EIN
- If your business established you may qualify for Tier 2 account but they might ask for a PG. If not new in business and no credit yet you can apply for Tier 1 account. Information for it is available when you apply for an account online.

**To Apply:**

Online – <https://summaofficesupplies.com/register>

**Terms:** Net 30

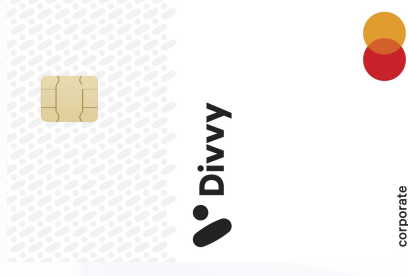
Divvy

Phone: 855-229-3111

Website: <https://getdivvy.com/>  
Reports monthly to D&B & SBFE (Small  
Business Financial Exchange)

Description: Divvy offers corporate credit cards with no annual fees and flexible rewards. Great for obtaining starter credit. Add funds to the card for prepaid use.

No credit or revenue requirements



Here's what they require:

- Business Bank Account
- EIN Number

To apply: <https://getdivvy.com/>

#### Office Garner

Phone: 1-800-421-0911

Website: <https://officegarner.com/>  
Reports to Equifax Business, Creditsafe,  
Ansonia, SBFE and NACM



#### Description:

We offer top quality goods for your office needs, your partners and loved ones. Whether you are working from home surrounded by kids or from your office surrounded by those colleagues that reheat their fish lunch in the office microwave, we would love to make your office supplies purchase experience painless and fun. Our selection is diversified and getting bigger every day

#### Here's what they require:

- EIN Number
- Must operate in the U.S.
- Established for at least 30 days
- Applicant must be Authorized Office of the company

#### Terms: Net 30

Reports to Equifax Business,  
Creditsafe, Ansonia, SBFE and NACM

To Apply: Checkout - Office Garner



Ohana Office

Phone: 818-273-7787

Website: OHANA OFFICE PRODUCTS

Reports to Equifax



**Description:**

We are ready to provide you and your team with the quality office supply products that are essential to your office environment. We are a small woman owned business headquartered in Los Angeles, California.

**Here's what they require:**

- EIN Number
- Business bank account
- DUNS Number
- \$80+ initial purchase

Terms: Net 30 | \$2000 Tradeline

#### Opus VO

Phone: 1-888-898-9869

Website: Opus Virtual Offices | Business

Address, Receptionist, Conference Rooms

Reports to Credit Safe



#### Description:

Our virtual office helps dedicate funds toward more important aspects of your business for growth management, helping new businesses as well as expanding businesses maintain a professional and successful presence.

#### Here's what they require:

- \$99 monthly fee

Terms: Reports monthly

JJ Gold International  
Phone: (800) 514-5351  
Website: <https://jjgold.com/>  
Reports to Duns & Bradstreet



**Description:**

What started as a primarily jewelry brand and after almost 30 years in business, JJ Gold International now offers a wide variety of personal products and accessories.

**Here's what they require:**

- 6+ months in business
- EIN Number
- Business bank account
- Purchase total of \$75+ to use Net 30 credit line

**Terms:**

Reports monthly

Phone: 1-800-994-1039  
Website: <https://www.seton.com/>  
Reports to Duns & Bradstreet



#### Description:

Since 1956, Seton has understood that creating a safe, secure workplace decreases costs and increases employee retention and productivity. Through the 222,000+ high-quality products we provide both online and in print catalogs, our team helps to provide innovative solutions that improve compliance and overall safety for our millions of customers around the globe.

#### Here's what they require:

- EIN Number
- Business bank account
- DUNS Number

To apply go to: <https://www.seton.com/>

\*Select 'Invoice Me Later' at checkout and submit your order

Terms: Net 30, Reports monthly



Phone:: 1-800-382-8473  
Website: <https://gemplers.com/>  
Reports to Duns & Bradstreet (Quartley)



**Description:**

Gemplers is a family owned business that has been around since 1939 offering a variety of outdoor products from tools to safety equipment and even apparel.

**Here's what they require:**

- EIN Number
- Business bank account
- Trade reference
- Bank reference

To apply go to: <https://gemplers.com/>

Terms: Net 30 | Reports Quartley

Phone: 1 888-575-2235  
Website: Blank & Custom Labels | Online  
Labels®  
Reports to Duns & Bradstreet (Quartley)

**Description:**

Online Labels offers thousands of labels in various sizes and materials for your business. Labels are fully customizable to suit your needs.



**Here's what they require:**

- Must be in business 2 years
- EIN Number
- Business bank account
- Trade reference
- Bank reference
- Active business phone number, fax number and website

**To apply go to:**

<https://www.onlinelabels.com/>

**Terms: Net 30 | Reports to Duns & Bradstreet**

### Supply Works

Phone: 1-866-412-6726:

Website: [www.Supplyworks.com](http://www.Supplyworks.com)

Reports to Experian



## SUPPLY WORKS

**Description:** SupplyWorks is part of The Home Depot® and the leading national provider of integrated facility maintenance solutions. We serve a wide array of customers, including commercial offices, educational, healthcare, and hospitality facilities, and building service contractors. Our unmatched combination of expertise, convenience, products, programs, and technology allows us to deliver smart solutions that advance the performance of our customers' facilities.

**Special Note:** Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these four accounts.

### Here's what they require:

- No deposit required
- EIN
- Trade References (at least 3)
- Credit Card payment for businesses less than 2 years old until account is established
- They only accept suppliers' trade references

**To Apply:** Online or over the phone.

**Terms:** Net 30

### Lukoil

Phone: 888-737-7626

Website: <http://www.lukoil.com/>

Reports to: D & B, Experian and Equifax



LUKOIL

Description: LUKOIL is one of the largest publicly traded, vertically integrated oil and gas companies in the world accounting for more than 2% of the world's oil production and around 1% of the proved hydrocarbon reserves.

#### Here's what they require:

- EIN number
- If less than 3 years in business need a PG. If the business is more than 3 years old and has a good rating then PG is no longer required.
- Depending on underwriting guideline you can put down a deposit to open without PG
- They only accept suppliers' trade references

#### To Apply:

<https://onlineservices.secure.force.com/creditapplication/WexBOCA?pgm=LUKOILFleet&cc=>

Terms: Net 22



Barnett

Phone: 800-288-2000

Website: <https://www.ebarnett.com>

Reports to: Experian



BARNETT/THE  
HOME DEPOT  
PRO

**Description:** Barnett has been offering professional contractors dependable customer service, innovative business and supply chain programs and an exceptional product selection. like plumbing, HVAC, electrical and hardware products.

**Special Note:** Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these four accounts.

Here's what they require:

- No deposit required.
- EIN number years old and has a good rating then PG is no longer required.
- Trade References
- Credit Card payment for businesses less than 2 years old until account is
- Initial credit line of \$1000. Credit line Increase can be requested upon renewal.

**To Apply:** Over the phone

**Terms:** Net 30

Global Voice Direct  
Phone: 877-308-5803  
Website: <https://globalvoicedirect.com/>  
Reports to: Experian



## GLOBAL VOICE DIRECT

**Description:** All-Inclusive Cloud Phone System with Voice, Fax, SMS & HD Meetings, Business credit line, business tradeline, start-up vendor account, Conferencing, audio.

**Special Note:** This company's normal turnaround time is 24 hours or greater due to volume.

Here's what they require:

- EIN number
- With at least one applicant who is responsible for managing the business
- Gross annual revenue

**To Apply:** <https://globalvoicedirect.com/>

**Terms:** Revolving

Wells Fargo

Phone: 1-800-416-8658

Website: <https://www.wellsfargo.com>

Reports to: D & B, Experian and Equifax



WELLS FARGO

**Description:** Wells Fargo secured business credit card allows you the freedom of a business credit card for your business. They review your account periodically for an opportunity to upgrade to an unsecured business credit card.

**Special Instruction:** You must supply your personal SSN along with your EIN#. Wells Fargo will pull your personal credit and create an inquiry which can potentially affect your ability to apply for other types of credit. Please consult with your team to see if this card is a good fit for your business

**Here's what they require:**

EIN number

At least one applicant who is responsible for managing the business

Number of owners

Gross annual revenue

You'll need to be a Wells Fargo Online® customer Plus, for each applicant (excluding non-profit businesses) – You can apply in Bank for secured card only, without account. If you want to apply online or by phone, than you have to go in bank first and open a minimum \$500 deposit account.

**Business Owner guarantor will need to supply:**

- Each owner with 25% or more interest in the business must be listed as a guarantor in the application
- Name, address and phone number
- Social Security number(s)
- Date(s) of birth
- Gross annual income(s)
- Personal checking and savings account number(s) and balance(s)

**To Apply:** Apply Online, Instore on via Phone.

Hardware Express  
Phone: 800-335-9072 (Credit Dept selection number 2)  
Website: <https://www.e-hardwareexpress.com>  
Reports to: Experian



**Description:** Hardware Express offers everything that you would expect to find in your local hardware store, and much, much more!

**Special Note:** Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these four accounts.

Here's what they require:

- US Business
- EIN

To Apply: Over the phone at 888-803-4469

Terms: Net 30



### Strategic Network Solutions

Phone: 818-528-5393

Website: Experian and Credit Safe(\$600 minimum payment to report.)  
Website: <https://stntsol.com>



### STRATEGIC NETWORK SOLUTIONS

**Description:** Strategic Network solutions offers technology support and training. This includes security assurance, continuous monitoring, asset management & preventative maintenance. They have a vast inventory anything related to computers and office products. A credit limit will start at \$1000 for new businesses and will have \$500 increment if balances are paid in full and on time.

#### To Qualify:

- EIN number

**To Apply:** Online – <https://stntsol.com/register>

**Terms:** Net 30

Behalf

Phone: 347-507-2083

Website: <https://www.behalf.com>

Reports to: Experian and Equifax



BEHALF.COM

**Description: “Pay Vendors and Grow Business”**

Get up to \$50,000 in purchasing power to buy what you want, when you need it. They will debit your account on a schedule you set, so you can make purchases today with the revenues you’re expecting tomorrow. Based on business checking account history.

**Special Instruction:** Behalf.com may pull a personal inquiry. No specific policy on personal credit checks. A personal credit check(soft or hard) may or may not happen. Behalf does not work to pay existing debt, including your credit card bill, your bank loan, yourself, your payroll or your rent.

**Here’s what they require:**

- SSN
- EIN number
- Business bank account
- Annual revenue

**To Apply:** Online, over the phone

**Terms:** Net or Revolving

#### WEX Fleet

Phone: 800-395-0812

Website:

<https://www.wexinc.com/solutions/fleet-management/>

Reports to: D & B and Experian



WEX FLEET

**Description:** Wrights Express (WEX Card) offers universal fleet cards, heavy truck cards, and universally accepted business fleet cards designed with features that support the small business, including a rewards program.

**Special Instruction:** Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flagged your account for fraud.

Here's what they require:

- EIN number
- D & B number
- Business Phone Number Listed in 411
- Deposit of \$500.00 is required

**To Apply:** Online, Over the phone

<https://onlineservices.secure.force.com/creditapplication/WexBOCA?pgm=WEXFleetUniversal&cc=BCOMPARE&lc=bcompare>

Please apply for the WEX Fleet Card and NOT the WEX Fleet FLETCARD. The Flex Card requires a PG. It can also be a non PG net account but it requires a deposit of at least \$500.

**Terms:** Net 22 across the board but can be extended to Net 30

## Quill

Phone: 800-982-3400

Website: <https://www.quill.com/>

Reports to: D & B (\$50 minimum payment to report.)



**Description:** Quill sells office supplies, cleaning supplies, packing and shipping supplies, school supplies, printing supplies, and more. From filling and storage to hand held computers, Quill has a wide range of discounted top name brand products.

**Special Instruction:** The first payment made to Quill when you have a Net account can take up to 90 days to report. After that it reports monthly.

### Here's what they require:

- EIN number
- New business or businesses with no Credit history may need to pre pay purchases until net 30 is approved
- You can ask to have the account reviewed for a net 30 without completing the 90 day period if you have an excellent payment habit or you are in excellent standing during the prepay term. This can also result in a higher credit limit.

### To Apply: <https://www.quill.com/>

- Add item to Cart
- Checkout
- Open account
- Select to be invoiced

Terms: Net 30



## Uline

Phone: 800-295-5510

Website: <https://www.uline.com>

Reports to: D & B and Experian (\$50 minimum payment to report.)

Description: Uline is the leading distributor of Shipping, Industrial, and Packing materials, Industrial and Janitorial Products. 99.5% of Uline's orders ship the same day, with no backorders.



ULINE

### Here's what they require:

- EIN number
- D & B number
- Bank reference
- Trade reference
- No PG necessary but they may ask for it to be prepaid for a couple purchases before giving a Net 30 account.
- If they need more information and client doesn't want to pre-pay they can fill out credit application online. (See the steps below to apply online)

### To Apply: Online

- Add item to Cart
- Checkout
- Open account
- Select to be invoiced

Terms: Net 30

### Grainger

Phone: 800-472-4643

Website: <https://www.grainger.com/>

Reports to: D & B (\$50 minimum payment to report.)



**GRAINGER  
INDUSTRIAL  
SUPPLY**

**Description:** Grainger works with more than 1,300 suppliers to provide customers with: electrical, fasteners, fleet maintenance, HVACR, hardware, janitorial, material handling, pneumatics, power tools, pumps, and much more.

### Here's what they require:

- D & B number
- EIN number
- No PG necessary
- Trade reference
- If a business doesn't have established credit, they will require additional documents like accounts payable, income statement, balance sheets, etc.

**To Apply:** Over the phone

**Terms:** Net 30

People Ready  
Phone: 253-383-9101  
Website: [peopleready.com](http://peopleready.com)  
Reports to: D & B



PEOPLE READY

**Description:** People Ready is a leading multinational source of dependable labor for companies in a variety of industries. They put people to work and enable our clients to achieve greater success.

Here's what they require:

- EIN number
- Complete the form and you will receive an e-mail notification about your application within two business days. Very easy to get approved. No personal guarantee.

To Apply: At branch

Terms: Net 7

**Please Note:** The vendor suggestions are given in order based off what you are most likely to qualify for throughout the process of each step. If you skip ahead to different vendors before prior rounds are reported there is a higher chance of denial.

### Creative Analytics

Phone: 202-688-3932

Website: <https://creativeanalyticsdc.com/>

Reports to: Equifax and Credit Safe



### CREATIVE ANALYTICS

**Description:** A digital marketing agency and management consulting firm, Creative Analytics offers office products such as small electronics, desk and office decor/accessories, fitness items, beauty professional tools, kitchen items, etc. as well as monthly digital marketing services (e.g. websites and social media plans).

#### To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- At least 60 days time in business
- Yearly membership fee of \$79.00.

**To Apply:** Over the phone

**Terms:** Net 30

The CEO Creative

Phone: (754) 755-0445

Website: <https://theceocreative.com>

Reports to: Equifax and Credit Safe



**THE CEO  
CREATIVE**

**Description:** Get low price electronics with great quality. Wireless buds, cameras for cars and trucks, speakers and more. Get quality custom design and branding services. Create your own logo, business cards, business accessories and more.

**Special Instruction:** -Membership fee includes access to all their products, member discounts -access to web printing and graphic design at a discounted rate. Annual Fee (Run Biz credit report, Maintain monthly reporting). Membership fee will -Minimum order of \$40 to report.

**To Qualify:**

- Entity in good standing with Secretary of State
- Established business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- At least 60 days time in business
- Yearly membership fee of \$79.00.

**To Apply:** Online or over the phone

**Terms:** Net 30



#### Shirtsty

Phone: 1-888-830-4121

Website: <https://shirtsty.com/>  
Reports to Dun & Bradstreet, Experian  
Commercial, Equifax Business, SBFE,  
NAACM, Creditsafe, Paynet & Ansonia



**Description:** Shirtsty is an on demand direct to garment printing facility offering your business high quality promotional material with flexible NET 30 Term.

**Special Instruction:** -Membership fee includes access to all their products, member discounts -access to web printing and graphic design at a discounted rate. Annual Fee (Run Biz credit report, Maintain monthly reporting). Membership fee will not be reported to credit bureaus.

-Minimum order of \$40 to report.

#### To Qualify:

- At least 30 days in business
- EIN Number
- Business bank account
- Annual fee \$99

**Terms:** Net 30 | \$2000-\$4000 Tradeline with \$400 monthly spending limit