

You MUST wait a FULL 48 hours before doing anything with your new profile. **We have recently changed the trimerge process, which is the reason why it is now 48 hours. Do NOT do anything until this time has passed.

Now that your file has been created, the next step is to apply for your credit cards. I will walk you through this process so that you will not have any problems! Don't forget to answer the security questions as follows:

You will answer 'none of the above' to everything EXCEPT for questions pertaining to the state of the cpn, and the county for the address of your cpn.

If you are asked how much you have in your checking and savings accounts, you will always want to choose an amount between \$4500-\$5200 combined. You do not have any investment accounts, nor do you want blank checks; \$400 rent. You will always use \$60,000 for income on credit card applications.

***** You MUST wait a FULL 48 hours before doing anything with your new profile.**

1. The first step is to call Capital One 48 **hours** after I have tri-merged (created) your file. If you do not wait a full 48 hours, you will be denied. This means that if you receive your profile at 12am on a Tuesday morning, you will need to wait until 8am on Thursday to call. You will call 1-800-695-5500 8am-10pm EST Monday- Friday, (do NOT call on the weekend) and choose the option for applying for credit cards. Do NOT block your number or call from another number you have previously used to call in. If your number is restricted, you will need to un-restrict it before calling. You will ask to apply for the **Platinum ONLY Mastercard** with the 24.9% interest rate for average credit. If they want to match you with a credit card offer, tell them you are interested in low interest. If they match you with the **CLASSIC Platinum**, tell them no, you specifically want the **Platinum ONLY MC**. If you apply for the Classic, it will be denied. Make sure to have your cpn info in front of you. You will answer accordingly. You will say that you have BOTH checking and savings accounts, you have between \$4500-\$5200 combined between those accounts, you do not want blank checks, no investments accounts, you are employed, rent is \$400, income is \$60,000. You will want to have employment information already created for yourself, which you will keep track of. When you call in an application, you will need to have this information handy. It MUST be a company that you are not associated with. The card will arrive in 15 BUSINESS days. Do NOT apply online. ***You MUST make certain that you are applying for the correct credit card. If you do not, you will be denied and will need to wait 45 days to reapply. The ONLY card that you can apply for is the Platinum ONLY Mastercard.**

***If your birthday was changed because you previously had the credit cards that were specified on the application, you will change it back to your real birthday after doing the cap one application. This means that for step #2 you will use your real birthday. This will then update your credit file to reflect your birthday after the second application.**

2. You will then go to <https://www.bankofamerica.com/credit-cards/products/cash-back-credit-card.go> and apply for the cash rewards card. For the employment section, select "employed", and input an employer phone number, along with 9 years and 9 months employment. Make certain to check off all of the agreements and corresponding boxes. Your application should deny for the cash rewards visa, but should offer the secured card. You can either accept and print the application to use it, or just leave it be. If it does not approve for the secured card, that is acceptable, also.

3. You will want to wait until you receive your Cap One card before applying to anything else. You will end up ruining your CPN if you do so. When you receive your Cap One card, go online to www.capitalone.com/activate and enroll online. Do NOT call to activate the card.

Once you do activate please follow these steps.

1. DO NOT go and pull money off the ATM for your first transaction. (they will freeze your card)

2. DO NOT spend your entire limit in one day. (they will freeze your card)

3. Spend a small amount and make a small payment! To make a payment, I HIGHLY suggest using Moneygram to do so. You will use the code 1013 + your 16-digit card number. Do NOT go online and pay using a credit/debit card that is attached to your SSN- they will freeze your account and your CPN and SSN will LINK. I also suggest applying for a prepaid card with Rushcard.com using your CPN information, so that you may use this to pay for anything CPN-related.

4. Wait 7 business days and go online to check to make sure that Cap One has posted. Use Credit Check Total to see whether it has posted. You will have to pay \$1, and you need to make sure that you cancel the trial, or you will get charged. Trial period is 9 days. Make sure to cancel before the 9th day. Once the card has posted to your account, you can go online with Kohls at www.kohls.com.

5. Once you are approved by Kohls, wait until you use the the card/account and make a payment before you can apply for the Discover IT card. You will want to either call or go online to apply. If you are younger than 24, you will want to apply for the Discover IT for Students credit card.

6. If you are unsure what other lines to get after that, I have a list of 16 other lines you can get on the 'How it Works' page on my website that can help you out. Just remember that your CPN is NOT just for credit cards! Once your credit file is where you would like it to be, you can obtain an apartment, cell phone, utilities, personal loans, payday loans, bank account, auto loans, business loans..... It is up to YOU what you do with your new file! Do NOT apply for more than ONE credit line per week.

7. After you have had your Cap One on your account for about 4-6 months, you can follow these directions to obtain the Cap One Spark Classic for Small Business. This card will approve for either \$500 or \$1000 depending on the score of your credit.

- [Call Cap One at 800-695-5500, press 3, then 1 to apply for the Cap One Spark Classic for Business. You do not want the card for miles, cash or select for business; ONLY the Classic.
- [You will want to have the name of a business already written down that you wish to be attached to this card- make certain to make this business name up and not use one that is already established in your area. A good example for one that you would want to use would be "ABC Plumbing". You will also want to create a phone number for the business, which does not need to be one that can be called, meaning you can make this up. You will need to use the personal address as the business address, as if you work out of your home. The last thing you will want to create is an EIN for your business. There is always a prefix to the EIN that is associated with the state that the business is in. For example, the NY prefix is "45", and 7 numbers will follow it: Example: 45-1234567. Try to find the prefix for your state, and then create 7 numbers to follow to look like the example above. If you cannot find the prefix, you can use the one for NY, but you need to be careful, as the state and the EIN should match up.
- [You will want to answer the questions as follows: You are the owner of the company. It is a sole-proprietor, you have worked there for between 6-10 years, your personal annual income is 1/3 of the total revenue for the company- example would be \$93,000 if the company makes between \$150-200,000. The business makes between \$150-200,000. You live at the address that is set up for the CPN. The business address is your personal address. Your personal phone number is what is set up for the CPN. The business phone

number is as stated above- you can make this up. The business EIN is as stated above.
[This will approve for between \$500-1000.

8. Here is a list that you can follow to obtain cards for your CPN and build history and credit.

- 1. Capital One Platinum MC**
- 2. Kohls**
- 3. Belks**
- 4. Swiss Colony**
- 5. Discover IT**
- 6. FingerHut**
- 7. Target**
- 8. Walmart**
- 9. Macy's**
- 10. Kay Jewelers**
- 11. Creditone Visa**
- 12. Chevron Visa (Only the Chevron Visa, not the others)**
- 13. Spark Classic for Business.**

***You can also get the Best Buy card through Citi Bank after having Cap One on your profile for at least 6 months along with Discover.**

***The BEST thing that you can do for your credit is get a SECURED credit card. I recommend the Harley Davidson Secured card because it has great rewards, but it is up to you, depending on what you are looking for.**

**** Your credit file is BRAND NEW. Do NOT go applying for one card after the next. I only recommend one application per week, and you MUST wait for things to post to your credit file before moving on to the next step. You will want to have 3 credit lines on your file before you move onto other lines.**

*****If you made a mistake with the Cap One application and got denied, you may utilize www.grandpointe.com to add a line to your credit profile. You may then add another small line such as www.masoneasypay.com. Choose something that is not over \$100. It will take a couple weeks to post to your credit profile.**

Straight from the FBI website:

Remember the SCN/CPN is solely for credit purposes only. Currently, federal law allows individuals to legally use CPNs for financial reporting and protects those individuals who do not wish to disclose their SSAN. Individuals who acquire CPNs are completely responsible for any debt they incur using this number.
(<http://www.fbi.gov/stats-services/publications/>)

If you are looking to enhance your credit score and history in very short period of time to obtain high-limit credit cards, personal and business loans, and high-end vehicles or high approval amounts, ask us for our **Authorized User Tradeline List!**

Thank you for your business!

American CPN