

[Demo] NLP Dataset for Customer Service Automation

Company Type	Credit Card Companies
Inquiry Category	Balance inquiries and statements
Inquiry Sub-Category	Balance transfer inquiries
Description	Customers may have questions about balance transfer options, seeking information on how balance transfers work, associated fees, eligibility criteria, and understanding the potential impact on their credit score.
Data Size	5,395 paraphrases
Want to buy data?	Please contact nlp-data@gross.me via your business email address.

Masked sample paraphrases of one "Credit Card Company" customer inquiry. (Purchased data will not be masked.)

What are the ____ for ____ transfers and ____ do ____ affect ____ ____ ____?

Balance ____ ____ ____ impact ____ credit.

Balance ____ ____ implications ____ ____ ____ score, but what are the ____?

____ ____ fees may ____ a credit ____

____ ____ transfer fees ____ my ____?

____ much ____ ____ charge for transferring ____ ____ ____ impact on my ____ score?

____ ____ ____ for ____ credit score, ____ what are the ____ associated ____ them?

Costs ____ ____ transfers ____ ____ score?

____ balance ____ ____ credit rating?

What do ____ fees for ____ transfers do ____ ____ ____?

Balance transfers ____ an impact on my ____ ____ ____ what ____ ____ ____ associated with ____?

I ____ ____ know ____ balance ____ ____ and their impact on ____ credit ____.

____ do balance ____ ____ affect ____ credit rating?

____ ____ ____ transfer fees ____ ____ credit score?

____ ____ ____ transfer fees ____ my credit?

Balance ____ ____ ____ my credit ____

____ is ____ impact of ____ transfer charges ____ my ____ ____?

____ charges ____ ____ ____ affect scores?

What ____ ____ balance ____ ____ on credit ____?

Do ____ fees ____ ____ transfers ____ my credit score?

I need ____ ____ ____ transfer fees and ____ effects on ____ ____ ____.

____ transfer fees ____ an effect ____ ____.

____ transfer ____ could ____ ____ rating.

Balance ____ ____ ____ overall ____ ____ but what are ____ costs?

Balance ____ ____ ____ on Credit ____?

Balance ____ ____ ____ affect my ____.

How much ____ it for ____ ____ ____ will ____ ____ my ____ score?

____ do not ____ ____ fees ____ ____ balance transfers and ____ they ____ ____ credit rating.

Balance transfer fees ____ my ____ tell ____ about ____.

How ____ for a balance transfer, ____ it affect ____ credit score?

Credit rating ____ transfer ____?

What fees ____ associated ____ they affect my ____ rating?

Do fees ____ transfers affect my ____?

____ impact or ____ fees?

Balance ____ will affect ____ credit ____ charges apply?

____ damage balance transfer ____ have ____ my credit ____.

Fees for ____ balances will ____.

Is ____ fee impact ____?

____ me know ____ the ____ fees and how they ____ credit?

Balance ____ affect ____ credit ____.

What ____ the ____ of my ____ expenses ____ credit?

____ you shed some ____ on the ____ fees ____ how they ____?

I want ____ know ____ fees ____ my ____ rating.

____ need information ____ balance ____ their ____ on my credit ____.

The ____ balance ____ and how they ____ credit ____ are ____.

How ____ do Balance ____ and ____ it affect my ____?

Balance transfer ____ an effect ____ a ____ score.

Do balance transfer ____ score?

Credit ____ affected ____ balance transfers ____

What ____ with balance ____ and how ____ they affect ____ credit ____?

____ could ____ an effect ____ credit.

Do fees associated ____ transfer ____ my ____?

____ to ____ balance transfer fees ____ their ____ on my credit rating.

____ are ____ fees ____ have to pay to ____ balance ____ it affect my credit?

____ wonder ____ fees affect ____ credit.

How ____ balance transfer ____ credit?

I am ____ of ____ balance transfer fees and their ____ credit ____.

____ are the ____ transfers ____ do they ____ my ____ score?

____ transfer fees ____ my ____.

How might ____ affect my ____?

____ I ____ about ____ fees ____ with balance ____ how ____ affect my credit ____?

____ associated ____ balance transfers affect my credit ____

____ do ____ transfer ____ your credit?

____ the balance ____ fees affect ____?

____ much do ____ for ____ impact on my ____ score?

Balance transfer ____ repercussions ____ credit.

How do ____ and what's the price of ____?

How ____ will ____ transfer ____ me, and ____ it affect my ____?

____ much you charge ____ balance ____ can affect ____.

____ can affect ____ scores?

balance ____ costs impact ____

Credit ____ Balance transfer ____?

____ fees ____ transfers affect my ____ score?

There ____ balance transfer ____ impact ____ credit ____.

Balance transfer fees ____.

Can you ____ of ____ transfer fees ____ my credit ____?

Costs for ____ your ____?

Balance ____ impact ____ on ____ rating.

How ____ transfer ____ your ____?

Balance ____ my credit.

____ transfers ____ the score.

How ____ do ____ charge ____ balances ____ impact ____ credit score?

What ____ your fee for transferring balances ____ credit ____?

____ score concern ____ transfer charges

____ impact on credit.

____ ratings are ____ balance ____ charges?

____ transfer fees ____ credit ____?

Balance ____ Score?

How might ____ affect my ____?

Can you ____ the fees ____ transferring balances impact ____?

Balance ____ on my credit.

____ fees affect my ____?

____ want to ____ the ____ balance ____ affect my credit score.

Balance ____ impact on ____?

I ____ to know ____ transfer ____ my ____ rating.

I would like ____ know ____ for ____ balances ____ my ____ score.

Fees involved with ____ will ____

The ____ balance-transfer costs on ____?

Is the cost ____ going ____ my ____ score?

____ to ____ much ____ charge ____ balance transfers ____ how it affects my ____.

Is ____ fees ____ impact on ____?

Do ____ my credit?

____ will account ____ affect the ____?

____ am curious about the transfer ____ my credit.

Is ____ information ____ balance ____ that ____ affect my ____ rating?

____ for balance ____ affect ____?

Balance ____ could ____ an ____ credit.

____ a balanced ____ with my credit score?

Am I aware of ____ balance transfers ____ how ____ my credit ____?

____ costs ____ affect on ____ credit rating.

Will the ____ associated ____ balance transfers ____ on ____?

How ____ fees ____ transfers affect ____ credit rating?

____ transfers costs ____ my ____ rating.

Are ____ fees ____ balance ____ my credit score?

____ transfer costs ____ my ____

____ do Balance Transfer ____ affect ____?

____ about ____ transfer charges and their ____ my credit ____.

____ will ____ account transfers ____ scores?

____ have an impact ____ the ____ score.

____ can ____ charges affect ____ credit?

____ much do you ____ for ____ their ____ on your ____ score?

Do ____ fees ____ Impact my credit score?

____ with balance transfers impact ____ credit rating?

Can you ____ for ____ balances and ____ impact ____ my ____ score?

Costs for ____ transfers affect ____?

Balance ____ charges ____ credit?

Details about ____ impact ____ my ____ score are needed.

____ balance ____ fees Affect my ____?

_____ my _____ be _____ balance transfer _____?
_____ rating can _____ balance transfer _____.
_____ of _____ transfer fees on _____
_____ in _____ of details _____ balance _____ charges _____ their effect _____ my credit _____.
How _____ is _____ balance transfers to _____ credit?
_____ are _____ affected _____ my credit?
_____ charges _____ affect my _____
_____ much do you charge _____ balances _____ impacting _____ score?
_____ is a balanced _____ fee going _____ credit _____?
Balance transfer _____.
_____ transfer costs will _____ my _____.
_____ on balance _____ affect my credit _____.
_____ fees might _____ my credit rating.
_____ transfer _____ affect _____ credit?
_____ the impact on credit _____ balance transfer _____?
Balance transfer _____ your _____.
_____ shifting remaining debt between _____ impact on _____?
_____ fees associated with balance _____ affect my _____?
_____ do balance _____ affect _____ rating?
_____ do _____ balance transfers impact my _____ score?
How _____ you charge _____ shifting _____ scores?
Balance transfer fees _____.
_____ fees _____ about my credit rating?
_____ transfer _____ affect my credit.
_____ much _____ fee for _____ its _____ on credit score?
_____ fees _____ with a _____ transfer impact my _____?
_____ additional _____ exist for _____ scores?
_____ do I _____ the balance transfer, and does _____ credit score?
Balance transfer _____ an effect on _____
Balance _____ affect my credit _____ much do you _____?
_____ effects _____ transfer fees _____ scores
Does _____ associated with _____ transfers _____ score?
_____ Transfer _____ Credit Scores?
_____ is an impact of balance- _____ costs _____.
_____ want _____ about balance transfer _____ their _____ on my _____ rating.
Balance _____ fees _____ credit _____
_____ can be impacted by _____.
How would _____ affect _____ credit?
Is the credit rating _____?
What are _____ charges for transferin' balances _____?
Balance transfer _____ implications _____ credit _____.
_____ the balance transfer _____ do to _____?
_____ much _____ I _____ pay for _____ transfer, _____ does it affect _____ credit _____?
balance transfer _____ credit score.
_____ costs affect _____ score
Did you _____ transfer fees _____ affect _____ rating?
Balance _____ can _____ an impact _____ credit score.
Effects _____ credit _____ balance transfer _____?
_____ is _____ of _____ transfer, and what does _____ do to _____ score?
_____ much _____ a balance _____ cost and what _____ does it _____ on _____?

What ____ the cost ____ balance ____ and ____ effect ____ on ____ credit score?
____ about ____ transfer fees ____ their ____ credit rating ____ needed.

Balance transfer ____ you ____ credit?
____ does a balance transfer ____ on ____ credit score, ____ how ____ does ____?
____ charge a ____ for transferring ____ on credit score?
____ transferring balances correlations ____ scores?
____ tell me the ____ for ____ on my credit score.
____ effect ____ transfer ____ have ____ credit ____?

What ____ the ____ of balance ____ and ____ they affect ____ score?

What ____ balance ____ my credit rating?
____ Transfer ____ Affect my ____

How ____ balance transfers ____ does it damage ____ credit?
____ me ____ transfer fees ____ to ____ credit rating.
____ effect balance ____ on my ____?
____ involved with ____ are ____ affect scores?

Balance ____ may affect ____ rating.

How much ____ transfers ____ how ____ is it ____ credit?

In ____ way ____ transfer ____ my credit?
____ balance ____ charges ____ about my ____?
____ do you charge ____ balances & effect ____?

Balance transfer fees ____ effects on ____ are ____ interest.

Balance ____ fees ____ effects on my ____ are ____ interest to ____.
____ the fees associated ____ affect ____ credit rating is ____ currently ____.

I ____ know what ____ balance transfer ____ on my ____.
____ fees have ____ a credit rating.

What ____ fee ____ transferring ____ and ____ it affects your ____?

What impact ____ transfer fees ____?

How do balance ____ affect ____ credit ____ are ____?

Balance Transfer ____ Credit ____
____ like ____ know more about ____ transfer ____ and ____ impact ____ credit ____.
____ Score ____ and balance ____?
____ transfer costs ____ influence my ____.

Balance ____ fee, ____ score?

Balance ____ fees ____ an effect ____ credit ____.

Do ____ affect your ____?

What happens ____ affect my ____?

How ____ the ____ affect my credit ____?

What impact ____ fees have ____ my ____?

Fees ____ with ____ transfers affect ____.

____ transfer ____ credit score
____ score ____ for ____ costs?
____ curious ____ the ____ associated with balance ____ and ____ my credit rating.

I ____ how balance transfer ____ my ____.

Is there any ____ give me about balance ____ charges and ____ credit ____?
____ are the fees that I ____ to ____ my ____ and ____ will they affect ____?

I am ____ need of ____ on ____ fees ____ effects ____ credit rating.
____ is the fee ____ transferring ____ their impact on ____?

Do ____ transfer ____ impact ____ my credit?

How ____ should ____ pay for a ____ transfer, ____ it ____ on ____ credit ____?

What impact ____ transfer costs ____ on ____?

How _____ the _____ transfer _____ my credit _____?

_____ do _____ affect my _____ score?

Will _____ for _____ affect my credit _____?

_____ balance transfers? _____ on _____ score?

How much _____ you charge for _____ and _____ impact _____ credit _____?

Balance _____ fees _____ credit _____

Do _____ associated _____ balance transfers affect _____ score.

_____ you _____ the impact _____ my _____ score _____ transfer fees?

_____ transfer costs _____ score.

Would the _____ associated _____ transfers affect _____ credit _____?

_____ the _____ transfers _____ my credit score?

How much _____ you _____ balances _____ affect your _____ score?

Did you _____ that _____ impact on _____ credit score?

Balance _____ impact on your _____ score.

_____ transfer _____ impact a _____?

Can _____ tell _____ about _____ transfer _____ their impact on _____ credit _____?

Implications _____ transfer _____ credit?

_____ ask about _____ their effects on my _____ rating?

Balance transfer fees can have _____ affect _____.

Does fees _____ affect _____?

Information _____ balance _____ fees _____ effects on my credit _____ to _____.

I need _____ the damage is _____ my _____ from _____ fees.

Balance transfer _____ have _____ on _____ credit score.

How do _____ transfer _____ credit _____?

Credit score _____ affected _____ transfer _____

What effect _____ balance transfer have _____ my _____ much do I _____ pay?

The _____ of balance _____ and how _____ credit _____ are _____ known.

_____ transfer fees _____ credit _____.

_____ balance _____ impact my credit _____?

Fees for shifting _____ accounts _____ credit _____?

_____ transfer fees _____ their _____ credit rating _____ of _____ to you.

_____ me _____ the transfer fees _____ how they _____ credit?

_____ costs may affect _____ credit _____.

_____ curious _____ the fees _____ transferring balances and their _____ credit _____.

I want to know _____ fees for _____ and _____ impact _____.

_____ you _____ me _____ transfer fees and how _____ harmed _____?

_____ will fees _____ with account _____ the _____?

_____ my credit _____ balance _____ fees?

_____ costs _____ an impact on _____

_____ affect _____ transfer charges _____ my credit?

_____ balance transfer charges do _____?

Balance- _____ credit score.

_____ I have to pay _____ balance _____ and _____ does _____ to my credit score?

Balance transfer _____ and _____ impact on _____ of interest _____ you.

_____ do balance transfer _____ have on _____?

_____ there any _____ with _____ transfers _____ my credit rating?

_____ Transfer Fees affect _____

_____ costs have _____ on _____ credit score.

_____ your _____ affect my credit score?

What are the _____ of _____ transfer fees _____?

_____ do _____ transfer _____ affect _____ credit?

_____ _____ fees _____ credit score?

_____ the _____ for shifting _____ _____ scores?

What _____ fees _____ with _____ transfers and _____ do they _____ my _____ _____?

_____ _____ score affected by the fees _____ balance _____?

Balance Transfer _____ _____ my _____?

The _____ balance _____ _____ my credit _____.

What are the effects of _____ _____ my _____?

How _____ _____ transfer _____ affect _____ score?

How can _____ transfer _____ affect _____?

Balance transfer _____ will _____.

_____ _____ fees affect my credit _____?

How _____ the _____ for transferring _____ _____ affect your _____ score?

_____ is it going _____ cost for a balance _____ and _____ _____ credit score?

_____ much is _____ transferring balances to _____ credit _____?

_____ _____ have to _____ to _____ balance and how will it _____ my credit?

Can the _____ fees affect _____?

_____ transfer _____ credit score

How _____ balance transfer _____ reflect _____ my _____ rating?

_____ transfer fees _____ impact _____ score.

I _____ if the fees _____ with _____ _____ my credit _____.

_____ transfer _____ have the _____ _____ my credit rating.

_____ did the _____ fees _____ credit?

_____ is _____ for _____ balances _____ the impact on _____ credit _____?

_____ _____ fees affecting _____ scores?

How the balance _____ affect _____ rating _____ questionable.

Balance transfer _____ may _____.

_____ _____ transfer can _____ my score.

I _____ know _____ the _____ transfer fees _____ my _____ rating.

Can you explain _____ _____ how they _____ my _____?

How much do you charge _____ _____ your _____ score?

How _____ is _____ fee for _____ and its _____ on your _____?

_____ does _____ transfer fee affect _____ credit _____?

Balance _____ fees _____ credit _____?

How much _____ _____ and how _____ _____ my credit score?

_____ know _____ balance _____ fees affect my credit _____.

Balance transfer fees _____ _____ credit _____.

How _____ fees for _____ transfers _____ credit _____?

_____ _____ implications for _____ credit score, but what _____ costs _____ transfers?

Balance transfer _____ _____ my _____.

How _____ _____ on _____ affect my credit _____?

_____ _____ could affect _____ score.

_____ Transfer _____ Affect _____ Credit?

How do they _____ _____ is the price of _____ transfers?

I'm _____ in the _____ balances _____ their impact _____ my _____ score.

_____ do balance transfer _____ _____ my _____?

_____ transfer _____ a _____ rating?

_____ fees _____ with balance _____ reflect on _____ credit _____?

Balance- _____ costs have _____ _____ credit _____.

What's _____ of balance _____ and _____ they affect my _____?

_____ and their _____ implications.
 _____ might _____ charges affect _____ credit?
 _____ the _____ transfers impact my credit _____ is questionable.
 _____ balance transfers affect _____ credit _____?
 _____ could _____ credit score.
 _____ transfer fees _____ credit _____.
 How _____ balance transfer _____ my _____?
 _____ balance transfer _____ impact?
 _____ is the effect _____ on my credit?
 _____ balance transfer _____ affecting my _____?
 What's _____ its _____ score from _____ fees?
 Can _____ shed _____ transfer fees and how _____ my _____?
 _____ do you charge to _____ and what will it _____ my _____?
 _____ costs affect my _____.
 _____ fees may impact _____ credit _____.
 _____ much is charged _____ transfers _____ how _____ affect my _____?
 Balance-transfer _____ credit _____
 _____ ratings _____ by _____ transfers _____?
 Balance transfer charges and _____ my _____ are of _____ me.
 _____ transfer _____ affect _____ rating.
 Balance _____ fees impact _____.
 _____ transfer _____ may _____ credit.
 _____ my credit score but what _____ the costs _____?
 _____ balance _____ my credit?
 How _____ does a balance transfer cost _____ affect _____ score?
 How much _____ pay for the balance transfer, and _____ does _____ affect _____?
 What _____ you charge for _____ on credit score?
 _____ transfers _____ impact on _____?
 _____ what the price _____ transfers is and _____ they _____ my _____ score.
 _____ me _____ what _____ transfer fees _____ my credit rating.
 How _____ transfers affect _____ credit _____ and what's the _____?
 _____ can _____ credit score.
 _____ do balance _____ fees _____ my _____?
 _____ and score _____ transfers?
 Balance transfers have implications for _____ but _____ are _____ them?
 _____ are _____ fees I have _____ to _____ my _____ ruin my credit?
 _____ the balance transfer _____ my _____?
 _____ affect _____ credit _____ what _____ the costs associated _____ them?
 _____ affect my _____ score
 Balance transfers _____ implications _____ credit _____ costs are _____ them?
 _____ balance _____ affect my credit?
 _____ are the charges _____ and _____?
 _____ transfer fee _____ credit.
 Will my credit rating be _____ by _____ apply _____?
 Balance _____ my overall credit _____ what _____ the _____ applied _____ them?
 Is the fees _____ balance transfers _____ credit _____?
 Balance _____ costs affect _____
 Balance _____ my credit _____.
 _____ of balance-transfer costs _____ my _____.
 Balance transfers have _____ score but _____ are _____ costs?

Can you _____ what _____ transfer fees are _____ they affect _____?

_____ balance _____ affect my credit.

_____ the fees _____ balance transfers affect _____ credit rating?

_____ fee _____ trasfring my balance affecting _____?

How _____ does _____ cost for transferring _____ impact _____ credit _____?

_____ balance transfer fees a _____?

_____ fees associated with balance transfers _____ credit _____?

Do _____ transfer _____ any effect on _____?

Do _____ fees _____ balance transfers impact _____?

_____ balance transfer fees?

_____ impact _____ balance transfer _____ have on _____ credit _____?

_____ ratings may _____ affected _____ charge

_____ transfer fees _____?

_____ do my _____ transference _____ my _____?

_____ balance transfer _____ have _____ credit?

How _____ price _____ balance _____ and how do they ruin my _____?

How the balance _____ fees _____ my _____ don't know.

Balance-transfer costs _____ a _____ score.

_____ much do _____ transfers cost and _____ affect my _____?

Do _____ associated with balance _____ impact _____?

Can you give _____ on _____ fees _____ their _____ credit rating?

How _____ does _____ balance _____ effect it has _____ my credit _____?

_____ is a _____ transferring _____ and its _____ credit score.

_____ fees associated _____ transfers affect my _____?

Credit _____ affected by balance _____?

_____ would like _____ know about _____ fees and _____ on my _____ rating.

I would _____ fees _____ effect on my credit rating.

Is _____ fees involved _____ rating?

_____ on _____ score? _____ for balancing _____?

What do balance _____ to my _____?

Is _____ credit _____ affected _____ the _____ charges?

_____ balance _____ mean for _____ credit rating?

_____ costs may affect _____ credit _____.

_____ consequences on credit scores.

How _____ affect _____ credit?

_____ balance _____ fees affect _____ rating.

_____ costs _____ my _____ rating?

_____ fees and _____ on credit _____.

Balance _____ costs can _____ an _____ my _____ scores.

_____ fees _____ my credit _____.

_____ need _____ know the _____ impact on my credit score.

What _____ transfer _____ have on my credit _____?

_____ your balance _____ affect _____ credit?

I _____ know if the _____ with _____ transfers _____ on _____ rating.

What is _____ effect of _____ on my _____?

_____ you give _____ balance transfer _____ impact on _____ credit score?

I _____ the effect _____ fees have on my _____.

Balance _____ affect _____ score.

_____ transfers will _____ my credit _____ how _____ are you _____?

What _____ balance transfer _____ do _____?

_____ transfers _____ can _____ rating.

_____ you have _____ fee _____ transferring _____ and their impact _____ ?

_____ my credit _____ by _____ transfer _____ ?

How _____ transfer _____ my rating?

How much _____ for transferring _____ their impact on _____ ?

_____ are _____ for _____ transfers _____ by _____ credit score?

Is _____ an effect on credit _____ balance _____ ?

_____ details about _____ impact on _____ score from _____ transfer _____.

_____ wonder if the fees _____ balance _____ my _____ score.

Balance _____ fees impacts _____.

_____ want to know _____ the balance _____ fees _____ credit _____.

_____ transfer and impact _____ ?

Costs _____ balance _____ score?

_____ do the _____ transfer _____ my credit score?

_____ much _____ I have to _____ a _____ transfer, _____ does _____ credit score?

_____ will _____ impact my credit?

_____ transfers cost; _____ on _____ ?

Credit _____ impact and _____ ?

Balance transfer fees have _____.

What _____ the _____ to _____ with _____ to _____ credit score?

_____ explain _____ me _____ transfer _____ how they _____ my credit?

_____ costs _____ affect _____ credit scores.

_____ costs _____ an _____ my credit

Credit _____ be affected by _____.

_____ transfer _____ affect my _____ rating?

_____ request _____ balance _____ and _____ effects _____ my credit rating.

How _____ for _____ transfer affect _____ score?

Will my credit score be _____ by the _____ ?

_____ fees have _____ on credit _____

_____ charges apply to balance _____ credit rating?

_____ transfer charges _____ an affect _____

I _____ to know how much _____ have _____ for a _____ and _____ effect _____ have _____ my credit _____.

Balance _____ my _____ rating?

_____ know _____ the transfer fees _____ my credit _____.

What is the _____ transferring balances _____ on _____ ?

balance transfer costs _____

Balance transfer _____ credit _____ affect _____.

_____ know _____ damage is to my _____ balance transfer fees.

_____ transfer _____ with credit _____ ?

Is _____ for _____ balances _____ scores?

_____ costs may _____ an impact on _____.

How fees _____ with balance _____ rating?

Does balance-transfer _____ affect _____ ?

_____ be affected by _____ transfer charges?

How _____ transfer _____ hurt my credit _____ ?

Balance _____ a score?

_____ balance transfer fees _____ their effects _____ credit rating.

Balance _____ impact _____ credit

Credit _____ is _____ by balance _____ ?

My _____ score may be _____ by the fees _____.

_____ transfer fees can _____ an _____ on _____ rating.
 How _____ is it for _____ and _____ impact _____ credit _____?
 _____ do _____ transfer charges _____ standing?
 How _____ balance transfers _____ my credit.
 _____ transfer _____ affect my _____.
 _____ impacts do _____ expenses _____ on _____ credit?
 How _____ transfer fees _____ my _____?
 _____ charges _____ credit?
 _____ transfer _____ credit scores.
 _____ much _____ you charge _____ transfers _____ will _____ my credit score?
 Does the cost of _____ rating?
 _____ balance transfer _____ affecting _____ rating?
 _____ fees can _____ a credit _____.
 _____ on _____ transfer fees that could _____ credit rating?
 _____ much _____ it _____ a _____ and how _____ affect my _____ score?
 _____ fee for these balance transfers _____ credit?
 how do _____ transfer costs _____?
 How _____ do you _____ balances _____ impact _____ your credit score?
 _____ Score _____ balance transfer _____?
 What is _____ fee _____ and _____ on credit _____?
 _____ fees change _____ credit _____.
 Is _____ score _____ by balance _____?
 What _____ the _____ for _____ balances _____ impact on credit _____?
 _____ implications of balance- _____?
 _____ transfer _____ do something to _____.
 _____ aware of the _____ transfer _____ how _____ affect my credit _____?
 _____ could _____ by _____ transfers charge.
 Balance transfer _____ affects _____
 _____ want to _____ balance transfer charges _____ their effect on _____.
 I _____ like to _____ about balance transfer fees and _____ potential _____.
 I _____ to _____ the details about _____ and _____ impact _____ my credit _____.
 _____ balance-transfer costs _____ my _____?
 _____ will fees affect _____ account _____?
 _____ have _____ on my credit.
 _____ is the fee _____ impact on credit score?
 _____ for balance _____ will _____ my credit _____.
 _____ do transfer _____ affect _____ credit _____?
 _____ costs _____ affect _____ rating.
 How do _____ transfer _____ affect _____?
 _____ can _____ transfer fees affect _____?
 _____ the _____ costs _____ my credit score?
 _____ impact will _____ transfer _____ on _____ score?
 How do _____ fees impact _____ credit _____?
 Can _____ me the transfer fees and _____ on _____?
 Balance transfers costs _____ on my _____.
 Balance _____ costs _____ score?
 _____ are the _____ for _____ and _____ they affect _____ credit _____?
 How much _____ to pay _____ a transfer, and _____ effect does _____ credit score?
 Balance _____ affect our _____.
 Is _____ a _____ transfers that will _____ my credit _____?

How _____ do balance _____ cost _____ affect my credit _____?

_____ do the _____ fees affect _____?

_____ information _____ transfer fees and their effects _____ my credit _____?

_____ costs can impact _____.

_____ is an _____ of balance _____ costs _____ credit.

Is _____ any _____ charges _____ balances _____ scores?

_____ transfer _____ may _____ an effect _____ credit rating.

_____ the fees _____ balance transfers related _____ score?

_____ have costs and _____ on _____.

_____ transfer _____ can affect _____ credit _____.

Balance _____ and _____ score can _____ credit.

_____ need details _____ the _____ balance _____ charges _____ my credit _____.

What are _____ costs associated _____ balance _____ and their _____ for _____?

_____ for balance _____ and how do _____ affect my credit _____?

Balance _____ can _____ rating.

_____ I _____ to _____ for a _____ and _____ effect _____ will _____ on my credit score?

How _____ have to _____ balance _____ and will _____ affect my _____ score?

Can the _____ balance _____ my _____ rating?

Do _____ negatively impact _____ credit?

_____ are the costs _____ to balance _____ their _____ for my _____?

_____ are _____ costs associated with _____ transfers along with _____?

How _____ Transfer _____ credit score?

Fees _____ with _____ affect scores

How will _____ for account _____?

Do _____ associated with the _____ transfers impact _____?

_____ balance _____ affect _____ scores?

_____ is it _____ balances and _____ on credit score?

_____ do _____ transfer costs affect _____?

_____ my credit score _____ what _____ the costs?

Is _____ impact on _____ caused by the fees _____?

I am _____ the _____ of balance transfer fees _____.

Is credit rating _____ by _____?

_____ Costs Affect _____ Credit

_____ know the price of balance transfers and _____ they _____ credit _____?

_____ much do _____ how _____ it affect my credit _____?

_____ will balance _____ my credit?

Information _____ fees may _____ my _____ rating.

What is the _____ transferring _____ the _____ on credit _____?

_____ balance _____ how do _____ affect my credit score?

_____ fees play a _____ credit rating.

There _____ fees _____ that affect my _____ score.

What do _____ to pay _____ and _____ it have on my credit score?

_____ is _____ for transferring balances and _____ impact _____ a _____?

I _____ information on _____ on my _____ rating from _____.

_____ balance transfers _____ credit score, _____ much are _____ charging?

_____ tell _____ balance _____ fees do _____ my credit rating

_____ impact can _____ have on _____?

Fees for _____ credit?

_____ transfer charges affecting _____ credit?

I would like _____ about _____ transfer _____ and _____ my credit _____.

What _____ are _____ to _____ and their _____ for _____ score?

_____ balance _____ on my credit?

What impact _____ balance-transfer _____ my _____?

_____ fees _____ impact my _____ rating.

_____ is _____ on my credit _____ transference expenses?

Balance-transfer costs could _____.

_____ the _____ on _____ from _____ fees?

_____ the _____ fees _____ the scores?

_____ fees on balance transfers _____ my _____ score?

_____ scores _____ impacted by _____ transfer _____.

_____ my _____ score, but what _____ the costs?

Do the fees _____ affect _____ credit score?

_____ costs and _____ on my _____ rating.

How much _____ transfers cost _____ will they _____ my _____?

How _____ fees for balance transfers _____?

How _____ do _____ charge _____ balance transfers _____ what does it _____?

_____ the _____ transfer _____ associated with _____ credit _____?

_____ is _____ shiftin' balances and effect on _____?

What is your _____ for _____ the _____ credit score?

How do _____ transfer cost _____?

How much will _____ have _____ pay _____ and _____ will it affect my _____?

_____ be affected _____ balance transfer _____?

_____ can be impacted _____ balance _____.

_____ of _____ transfer charges and their _____ on _____ credit _____.

What effect will _____ on _____ credit?

What _____ associated with balance _____ to my _____?

_____ affect my credit rating.

Do fees _____ shifting balances _____ my _____ not?

Do balance _____ costs _____ rating?

Fees associated _____ affect _____ credit score.

_____ would _____ to _____ the impact of balance transfer _____ on _____.

_____ fees _____ scores?

How _____ need to _____ for a balance _____ and _____ does _____ affect _____ credit _____?

_____ by balance transfer fees.

_____ costs _____ affect my _____.

What do balance _____ charges _____ credit _____?

Balance _____ can _____ my _____ rating.

Is _____ fee _____ balances _____ its impact on credit _____?

Credit _____ implications _____ costs?

_____ there additional charges _____ balances _____?

How _____ charges affect my _____?

Balance _____ effects on credit _____.

How _____ do _____ charge _____ balance _____ that _____ my _____ score?

How _____ do _____ charge _____ and _____ they affect my credit _____?

Credit score _____ affected _____ transfer _____.

_____ affect _____ what _____ involved with _____?

Am I aware _____ the _____ associated _____ balance _____ and their _____ my _____?

How _____ balance _____ affect _____ credit

_____ have _____ and how _____ affect _____ credit score.

What _____ the effects balance transfer _____ on _____?

I _____ know _____ for transferring _____ and their _____ on my _____.

_____ Transfer Fees _____ rating.

Do _____ fees associated _____ balance _____ affect _____?

_____ transfer _____ Impact on _____?

_____ affect _____ balance _____ have _____ my credit?

_____ transfer fees affect _____?

_____ want _____ know _____ transfer charges affect _____ credit.

Balance transfer costs _____ score.

_____ transfer _____ impact _____ credit _____.

How do fees for _____ transfers _____?

Balance _____ charges _____ my _____

Do _____ know _____ the _____ to _____ a _____ will _____ to _____ credit?

_____ effect _____ balance transfer _____ credit?

_____ fees _____ impact on _____ rating.

_____ of the fees associated with balance _____ credit _____?

Balance transfer charges _____ do with _____.

_____ of balance _____ impact _____ credit score?

_____ the _____ messing with _____ credit score?

How _____ balance transfer _____ my _____?

_____ much is it _____ cost for _____ and will _____ my credit _____?

_____ transfer fees _____?

_____ me about the transfer _____ how _____ affect _____ credit score?

How _____ transfer _____ my credit?

_____ transfers _____ costs _____ affect _____ score?

How will the _____ with account _____ affect _____?

What _____ the effects _____ my _____ from balance _____?

How _____ fees affect my _____?

How _____ transfer fees _____ my _____?

How much _____ transfer _____ does it _____ my credit?

Balance transfer _____ affect _____ rating.

_____ charge affect _____ ratings?

Do the _____ have an _____ on _____ credit score?

Balance _____ affects _____ rating

How _____ associated with _____ affect my credit _____?

What _____ balance-transfer costs _____ my _____?

How much do _____ have to pay _____ balance _____ it affect _____ credit _____?

How do _____ know _____ balance _____ fees _____ my _____?

_____ transfer fees _____ my _____ record?

_____ transfer _____ impact _____ score.

What are _____ associated with balance _____ with _____?

_____ have fees _____ they _____ my credit score?

_____ transfer fees _____ my _____?

_____ associated _____ shifting _____ affect my credit score?

_____ have an impact on _____

How are the fees associated _____ balance _____ credit _____?

How _____ associated with balance transfers _____ credit _____?

_____ you know what _____ and _____ on creditascore are?

_____ transfers _____ implications _____ my _____ score, _____ what are _____ costs?

Can _____ tell me _____ transfer fees and _____ credit score?

_____ are affected _____ transfer fees

_____ to know about _____ effects _____ transfer _____ have on _____ rating.

_____ fees _____ impact _____ credit rating.

Credit score _____ transfer _____ affect _____.

_____ transfer charges going to _____ credit _____?

Balance transfers _____ on _____?

_____ balance _____ fees affect my credit.

_____ fees _____ balance _____ do they affect my credit _____?

Balance transfers _____ ratings?

How _____ transfers impact _____ credit score?

Can you tell _____ the transfer _____ how _____ changed _____?

Do _____ charges affect _____ rating?

_____ balance transfers _____ the score.

I _____ know _____ charges _____ to balance transfers and if they _____.

_____ fees for balance transfers _____ my _____ score?

_____ associated with balance transfers _____ credit _____.

_____ transfer _____ rating.

I want to _____ if the _____ harm _____ credit _____.

I _____ curious about the _____ and how _____ credit.

I _____ in need of details regarding _____ transfer _____ impact on _____.

_____ fees _____ affect _____ person's _____ score.

_____ transfer costs, _____ on _____?

Balance-transfer _____ my credit.

Balance _____ fees _____ score

_____ transfers and _____ implications for my credit score, what _____?

_____ do _____ balance transfer charges affect _____?

I _____ interested in learning _____ transfer _____ their impact on _____ score.

Balance transfer _____.

_____ a balance transfer affect _____ credit score?

_____ for balance _____ affect _____ score.

How do cost _____ my _____?

_____ the _____ balance transfers matter _____ credit score?

_____ are _____ fees associated with _____ transfers _____ my credit _____?

Costs for _____ score?

What _____ you _____ balances and effect on _____?

_____ am _____ about balance _____ and _____ impact _____ my _____ score.

How are _____ associated _____ balance transfers _____ my credit _____?

_____ transfer _____ have an effect _____ rating.

Is _____ associated with _____ reflected _____ credit rating?

Balance _____ fees _____ the _____ rating.

I'm _____ need of _____ balance transfer _____ and _____ credit score.

Can you _____ how _____ fees _____ my credit?

_____ with account transfers, how will _____ affect _____?

Will _____ charges _____ credit rating?

_____ costs affect my _____?

Is _____ affect my _____?

_____ do _____ have to do _____ my credit?

The price of balance _____ they _____ score is _____.

What _____ charge for _____ balances _____ the impact on _____?

_____ balance _____ affecting _____ credit?

Balance transfer _____ on _____.

_____ would _____ to know the impact on _____ credit score _____.

Balance _____ implications for my credit _____ costs are applied _____?

_____ are _____ costs _____ transfers when _____ comes _____ my credit score?

_____ fees have an effect _____?

_____ fees _____ balance _____ my credit?

How does _____ price of _____ transfers _____ score?

Balance _____ fees have _____ impact _____ rating.

Is there _____ information _____ balance _____ and their impact _____ score?

_____ balance transfer _____ to my _____

_____ charges are applied _____ transfers _____ will affect my _____?

How _____ fees _____ my credit _____?

Balance _____ affect _____ rating?

_____ transfer fees and their effects on _____ would _____ appreciated.

_____ impact _____ a balance transfer _____ my credit score, and how _____ to _____?

_____ want to know how _____ charges _____ on _____ score.

balance _____ my credit?

_____ impact my _____ scores.

Balance _____ fees _____ credit.

_____ transfers cost and _____ they _____ my credit score?

How _____ you charge _____ balances and the _____ credit score?

_____ balance _____ affect the _____?

_____ fees and credit _____ affect _____.

_____ want _____ know the fees _____ transferring _____ on _____ credit scores.

_____ transfer _____ affect _____ status.

Does it _____ my credit score _____ I _____ the fees _____ in _____?

_____ of balance transfer costs affect _____?

_____ transfer _____ can _____ my credit _____.

Balance transferring, _____?

How do _____ transfer _____ hurt _____?

I _____ if you _____ me details about balance _____ on my credit score.

How the _____ balance _____ affect _____ rating is a _____.

I _____ balance _____ fees that may affect _____ rating.

What _____ transference _____ my credit?

Fees related _____ will affect _____

What impact _____ transfer _____ have on _____?

What do _____ charges _____ credit?

_____ transfer _____ credit score?

_____ remaining debt between _____ credit score?

_____ be affected by the _____ charge.

Can you _____ transfer _____ and _____ on my credit _____?

_____ it cost me for _____ and how _____ it affect my _____?

_____ transfer charges do to _____?

Credit score _____ transfer charges.

_____ information on _____ and _____ effect on my rating.

What _____ effect _____ costs on my credit?

How can _____ credit _____ affected by _____?

Balance-transfer costs _____ a _____.

How will _____ affect the scores?

_____ much _____ for a balance _____ does it affect my _____ score?

_____ the fee for _____ and its _____ on _____ score?

_____ transfer _____ my credit.

Balance _____ and affect _____.

Might I _____ fees associated _____ balance transfers and _____ credit _____?

How _____ transfer _____ credit ranking?

Do _____ know _____ fees for _____ balances _____ credit score?

Is the impact on _____ to _____ charges?

What _____ are _____ with balance _____ how _____ they affect my _____?

Is _____ fees _____ my _____

_____ fees could _____ my _____.

Balance transfer charges _____ their _____ my _____ score _____ information.

Is _____ fees associated with balance _____ my credit _____?

Is _____ transfer fees _____ scores?

What _____ balance transfer charges _____ my credit?

_____ can affect credit _____.

Can you _____ me how the fees _____ transfers _____?

_____ much _____ to transfer _____ and _____ impact _____ a _____ score?

Can _____ transfer fees influence _____?

_____ do balance transfer _____ tell _____ about _____?

_____ the fees associated with balance _____ affect _____?

Balance _____ fees _____ credit score _____ your credit _____.

How _____ does a balance transfer _____ affect my credit _____?

Costs _____ balance transfers _____

Balance _____ fees can _____.

_____ with account _____ affect scores?

Balance _____ fees _____ scores

_____ balance transfers affect _____.

_____ the fees for transferring _____ effect _____ my _____ score?

_____ to _____ transfer fees hurts my credit _____.

_____ much do you _____ for _____ transfers _____ it hurt _____ score?

Is my _____ affected by _____?

Do _____ transfer's _____ credit score?

_____ transfers _____ affect my credit rating, _____ charges _____?

_____ balance _____ fees _____ with my _____?

How much _____ transfer _____ my credit _____?

_____ costs _____ credit rating.

_____ need _____ details on _____ transfer charges _____ impact _____ my _____ score.

Balance _____ Credit?

_____ transfer _____ credit?

How _____ is _____ a balance _____ and _____ it affect my _____?

Credit _____ balance transfer _____?

_____ you _____ tell _____ balance transfer fees _____ their _____ credit rating?

_____ much _____ you _____ for balance transfers and _____ affect _____ score?

How does the _____ affect _____?

_____ affect _____ credit, how?

_____ are balance _____ costs _____ my _____?

_____ need _____ if _____ transfer fees _____ my _____ rating.

_____ balance transfer _____ Affect _____ credit?

_____ Fees Effect _____ Credit?

_____ balance transfer fees _____ your _____ score?

Balance transfer fees _____ credit _____.

_____ is balance _____ my credit?

Is _____ any _____ you can give about _____ transfer _____ their impact _____ ?

Balance _____ affect _____ credit score, _____ you charge?

_____ me _____ costs of _____ and their _____ on my _____ score?

Is _____ possible _____ balance transfer fees have _____ credit _____ ?

Balance transfer _____ impact _____ score.

Balance-transfer costs _____ a _____ score.

I _____ know what the price _____ balance _____ is _____ they _____ credit _____.

_____ to know the _____ balance _____ fees have _____ my credit _____.

Is _____ balance-transfer _____ my credit?

I need _____ on _____ fees _____ on my credit _____.

_____ apply _____ and will affect _____ credit rating?

_____ the _____ associated _____ transfers _____ my _____ rating is questionable.

Is _____ rating affected _____ balance _____ ?

_____ pay _____ a balance transfer, and what effect does _____ on _____ credit _____ ?

_____ balance _____ my credit

_____ I have _____ pay _____ balance transfer, _____ affects my credit score?

_____ transfer _____ may affect _____ score.

_____ are _____ in balance transfers with _____ overall _____ score?

_____ transfer costs _____ my _____.

What effect does a _____ have _____ my _____ much do _____ to pay _____ it?

_____ Transfer Charges Affect _____

_____ transfer _____ have an impact _____ credit _____

I need information _____ their effect on _____ credit _____.

_____ be _____ by balance _____ charge?

_____ charges can _____ my _____.

_____ charges affect my _____

Do _____ associated with balance transfers _____ credit _____ ?

Balance-transfer costs _____ credit _____.

My _____ may _____ by _____ costs.

_____ if _____ fees for _____ balances _____ my credit score.

_____ are _____ costs _____ balance _____ my _____ credit score?

_____ does balance _____ charges mean _____ ?

_____ fees impact _____ your _____

_____ much _____ you charge _____ transferring _____ and its impact _____ ?

_____ are _____ in _____ transfers, and will _____ affect _____ rating?

I want _____ the impact balance _____ on _____ credit _____.

_____ transfer fees _____ affect _____ credit _____.

Balance transfer _____ my _____ ?

How does _____ transfers affect my _____ ?

Do you know _____ for transferring balances _____ credit score?

_____ related _____ account _____ will affect _____ ?

_____ it _____ transferring balances _____ impact on a _____ score?

What _____ apply to balance transfers _____ they _____ my _____ ?

_____ fees affect _____ credit score?

What _____ fee _____ score?

Balance _____ on Credit _____ ?

Do _____ fees associated with _____ affect my _____ ?

Balance transference _____ have _____ on _____

Does the fee _____ transferring _____ your _____ ?

The impact of balance _____
 _____ transfer fees _____ affect the _____.
 What effect _____ transference expenses _____ on _____?
 I _____ if _____ fees associated _____ transfers impact _____ credit _____.
 Balance transfer _____ on _____ scores _____ effect.
 _____ of _____ costs _____ my credit
 How much do _____ will _____ affect _____ credit score?
 _____ balance transfer costs _____?
 _____ fees for _____ my credit score?
 Balance-Transfer costs _____ impact on _____.
 Is _____ for transferring balances _____ correlate _____ scores?
 I'm not _____ what _____ of _____ transfers _____ affect my credit score.
 How does _____ for balance transfers _____ credit _____?
 How _____ you charge _____ affect _____ credit score?
 I _____ know _____ fees affect my credit _____.
 _____ transfer costs _____ my _____
 _____ costs may _____ credit rating.
 Is _____ involved _____ going to _____ scores?
 What are _____ associated with _____ and _____ on my _____ rating?
 _____ much do you _____ balances and impact on _____?
 Balance _____ affect a _____?
 Information about balance _____ charges _____ their impact on _____ would _____.
 _____ involved _____ will _____ affect scores?
 _____ does _____ fees _____ balance transfers affect _____ rating?
 How _____ affect my credit?
 I wonder how the _____ affect my _____.
 _____ Fees for balance transfers?
 _____ transfer _____ affect my credit?
 I _____ what _____ is _____ how they affect my credit score.
 _____ do I know about _____ price _____ transfers _____ how _____ my _____ score?
 _____ me about _____ transfer fees have on _____ rating.
 _____ the information about balance _____ charges _____ impact on _____ credit _____.
 _____ do _____ associated with _____ affect _____ credit score?
 Do the costs associated _____ balance transfers _____?
 _____ costs effect _____ credit.
 _____ will _____ affect _____ credit score?
 _____ much is _____ transfer balances _____ impact _____ your _____ score?
 _____ transfer charges _____ to my _____?
 I would _____ to _____ information _____ balance transfer fees _____ their _____ my _____.
 Have _____ affected my _____?
 Balance _____ affect my _____.
 _____ the fees associated with _____ transfers _____ scores?
 _____ like _____ know _____ damage _____ transfer _____ to _____ credit rating.
 _____ fees impact _____ credit
 I want _____ how _____ transfer _____ my credit _____.
 Balance _____ fees _____ have an _____ score.
 Balance _____ charges have _____ effect _____ score.
 How _____ the fees for transferring balances _____?
 _____ to know if _____ transfer _____ my credit rating.
 _____ for _____ balance transfer, and _____ it _____ my credit score?

_____ impacts balance _____ fees?

_____ to know the _____ charges and their effect _____ my _____ score.

Balance transfers _____ rating.

Can you tell me _____ fees for _____ my _____?

My _____ rating _____ affected by what _____ to balance _____.

_____ information about balance transfer _____ their effect _____ rating.

_____ transfer _____ and their _____ credit.

Do the _____ associated _____ balance _____ score?

How _____ balance _____ my ratings?

How much _____ charge for transferring balances _____ on _____ credit _____?

_____ the _____ associated with _____ to my credit rating?

_____ account transfers affect score?

_____ affected by balance _____ charges.

_____ transfer fees effects _____?

_____ fees for transferring balances _____ their effect _____ my _____ score.

_____ transfer _____ have _____ the _____ score.

_____ don't know how _____ with balance _____ reflect _____ my _____ rating.

_____ effect _____ balance _____ on my credit rating?

How _____ affect my _____ score?

_____ tell me _____ balance transfer fees _____ their _____ on _____ credit _____?

_____ score _____ transfer fees?

Is _____ for balance _____ affects _____ credit score?

The costs _____ balance transfers _____.

The impact _____ costs _____ my credit _____.

_____ is your _____ and the impact _____ your _____ score?

What _____ the _____ balance transfers _____ my credit score?

_____ if _____ transfer _____ affect my _____.

Is _____ fees associated _____ transfers impacting _____ score?

Balance _____ costs affect _____

Is _____ impact _____ credit?

_____ to know about _____ fees _____ balances and _____ on my _____ score.

Balance-transfer _____ affect _____ score.

How do _____ fees _____ my _____?

Balance transfer _____ affect _____ credit _____.

I _____ to know _____ the transfer _____ and how _____.

Balance _____ costs can _____ my _____

_____ affect credit scores.

_____ Score _____ of _____ costs

Balance transfer fees _____

Can balance _____ fees _____?

How _____ do _____ to _____ for the balance _____ does it affect my _____?

Along with _____ my overall _____ score, what are _____ balance transfers?

_____ fees associated with _____ transfers going _____ credit score?

_____ affect my credit, _____?

_____ the balance _____ have _____ on _____ credit score?

_____ does _____ fees _____ credit?

I _____ info regarding balance _____ and _____ on _____ credit _____.

_____ transfer charges can affect _____.

_____ affect _____ overall _____ score, but what _____ costs involved?

Balance transfer fees _____

_____ know _____ for _____ balances and their _____ on my credit _____.

_____ on balance _____ fees _____ how they _____ credit rating.

Balance transfer _____ a factor _____ credit score.

_____ to _____ if _____ fees _____ balances _____ my credit score.

Will _____ balance _____ my _____ rating?

Fees for balance transfers _____.

Balance _____ have _____ for _____ credit score, _____ the costs involved?

Balance _____ affect _____ credit

_____ associated _____ balance _____ and their implications for _____ credit score?

_____ not _____ if _____ the fees associated with balance _____ they affect _____ credit _____.

How _____ balance transfer _____ my _____?

_____ transfer _____ affect credit _____ not?

How _____ fees _____ transfer affect _____?

_____ my credit score _____ by _____ associated _____ transfers?

Balance _____ my _____ score?

_____ balance-transfer _____ on my _____

Balance transfer _____ can affect _____

Balance _____ my score

_____ to me the _____ balance _____ do to my _____.

I _____ how the _____ transfer fees affect _____ score.

_____ the _____ with _____ transfers _____ on my credit _____ is something _____ know.

_____ costs _____ balance _____ and their _____ my credit score?