



Employee Benefit Program



RMC

Retake My Credit LLC

Financial & Credit Wellness:

- Credit Monitoring
- Credit Auditing
- Credit Disputing
- Credit Education

A presentation to

Oasis
Paychex HR

What We Offer



M

Monitor

Monitor and prevent issues proactively

- 24/7 Credit & Identity Monitoring
- Instant **Action Buttons** halt suspicious activity immediately
- Easy to read, in depth view of your credit scores & reports (**All 3 Bureaus**)
- **\$1 Million** identity fraud insurance



A

Audit

Uncover inaccurate and/or suspicious items

- Proactive monthly **3 Bureau Credit Report** Audit-looking for items that do not belong
- **Identify** and **Flag** issues that negatively affect one's credit score
- Crystal clear monthly reports with detailed activity on all accounts



D

Dispute

Inaccurate items are disputed within 24-48 hours of being identified

- RMC client disputing is handled by a **law office specializing in consumer related matters for over 20 years**
- Disputes are tracked & updated monthly
- **No additional charge** for professional disputing services



E

Educate

We give our clients the tools & resources to gain credit knowledge

- Learn to track & build your score with our interactive toolkit
- Payment due alerts; know when to make a payment so it's not late
- Optimize Auto & Insurance scores for better rates
- Learn to manage bank and credit accounts



Pricing

Employee Benefit Program

Our all-in price
to the consumer is

\$29.99
paid monthly

Included:

- Monthly audit/credit checks (summaries provided to client).
- 3 bureau reporting (No extra charge).
- Full access to credit monitoring portal for real time updates and educational tools.
- Attorneys with 20 years of experience who will handle all disputing matters (No extra charge).
- Payments can be made directly with employee or through payroll services.
- Family members under same roof receive same discounted pricing.
- Client can cancel at anytime, and billing starts when they sign up.

The Process

A proactive approach with a focus on the client

01

Sign up for services through your employer and receive a login for your personal portal. View your scores and reports as you please.



02

24/7 Credit Monitoring starts immediately along with updated alerts and 1mm Identity Fraud Insurance.



03

Proactive monthly audits search for items that negatively impact your credit score while our agents flag those items for potential disputing.



04

All disputable items are handled by a **consumer law practice with 20 years experience in the credit space.**

05

Start building your credit score through education. Clients have access to our interactive tools so they can better understand the factors which impact their credit.





Benefits to Employee

Gaining a resource to help navigate Financial Wellness



Peace of Mind

Peace of mind that enables employees to help free their minds of worry over credit issues.



Trust

Giving employees access to consumer-focused lawyers who have handled consumer related matters for 20+ years.



Cost Benefit

Higher credit scores can translate into lower rates. This will provide people with the potential to spend less on their monthly expenses.



Monitoring

By monitoring credit issues in real time, our clients can be more proactive by allowing RMC to handle matters as they come up.



Legal team

Having a legal team is an important differentiating factor versus other competitors in this space. They have a proven track record and can also handle any potential lawsuits which may arise from our work.



Confidence

Having bad credit can be embarrassing for people. By building trust with RMC and our team, this will allow for an environment where employees don't have to worry about being judged negatively.



Cost of Credit

Impaired Credit can result in higher rates to consumers.

- An individual in the 600-619 FICO range **will pay ~10% higher rate** than someone in the 660-679 FICO range.

FICO	Number of Loans	Original Balance	Current Balance	Avg Loan Size	Avg Loan Rate	Avg FICO
600 – 619	50,921	319,005,650	132,836,591	\$2,609	27.110%	611
660 – 679	104,921	1,527,493,550	806,166,109	\$7,684	17.166%	670

- Over the life of a 3 year loan, an individual could be paying upwards of \$3,000 more for having a lower credit score. **Even having a 650 vs 670 score can cost someone ~\$1500 more.**

FICO - Original	Interest Rate	Original FICO	Payment Increase (over 3 yrs)
640 – 659	26.20%	650	\$ 3,144.20
660 – 679	17.17%	670	\$ 1,439.91