



featuring
**POINT DEDUCTION
TECHNOLOGY**



credit / finance / lifestyle
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WHY YOU NEED PDT

Credit reports are the hinge our finances rely on. Without good credit scores, you are bound to be held back from doing many things you want to do. Though your credit score has immense power in your life, it's confusing and potentially inaccurate. With countless individual accounts being reported, credit report errors are far too common.

Three credit bureaus collect credit data for millions of people, then assign an arbitrary number to every one of those individuals. Knowing what makes up that number, what has the biggest impact on it, and how to make improvements are all questions left unanswered. That is where Point Deduction Technology (PDT) comes in. Aimed to equip individuals with the information and tools they need to build their credit, feeling powerless against your credit score is now a thing of the past.



WHAT PDT DOES

Point Deduction Technology offers a myriad of benefits through its varying services. At its core, PDT uses a mathematic algorithm to analyze the information from your Transunion, Equifax, and Experian credit reports. The algorithm is identifying differences and similarities of every single account in your reports. What PDT does next is separate your positive accounts from your negative accounts, and then assign a point deduction for all of your accounts with explanations and recommendations. This process equips you with a credit report that helps you understand what factors influence your credit score most, if you have inaccuracies on your report, and how you can take the steps needed to improve your credit report (and by how many points). As an added benefit, PDT also highlights the best day of the month to borrow, pay, and charge your credit. PDT empowers you to take control of your credit score by providing invaluable information and tools.

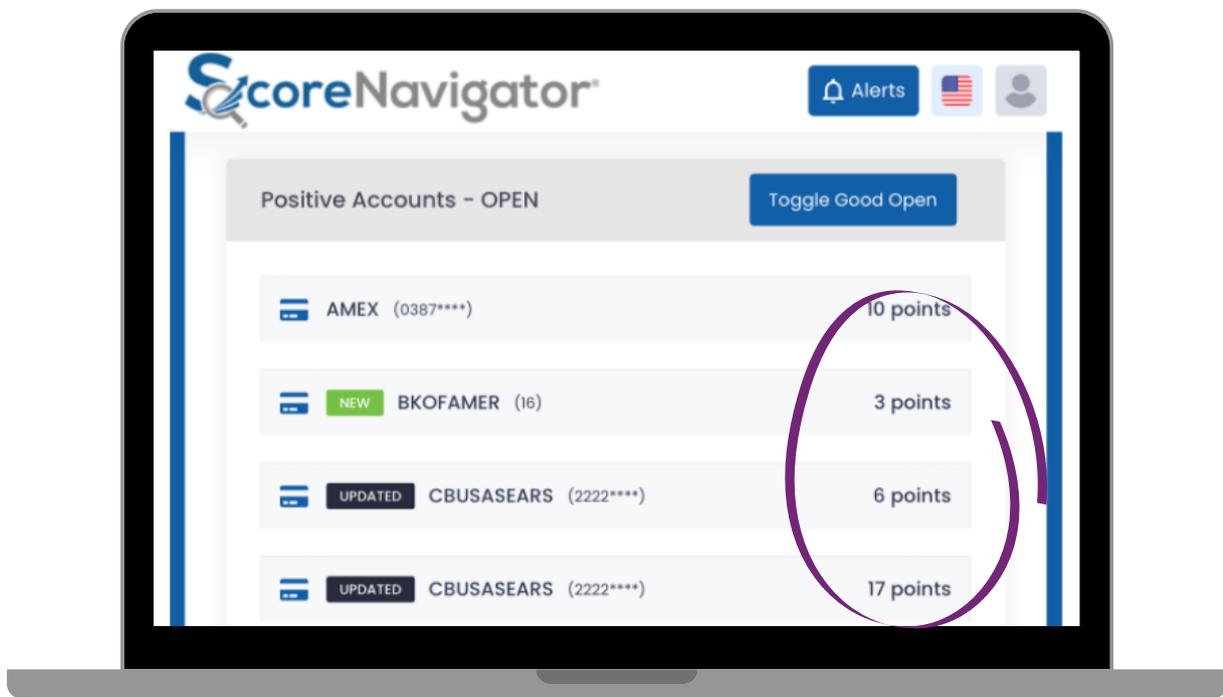
FEATURES

- FULL CREDIT FILE
- CREDIT MONITORING & ALERTS
- POINT DEDUCTION TECHNOLOGY
- IDENTITY THEFT PROTECTION
- TARGET SCORE, MONEY, & MANUAL SIMULATOR
- CREDIT LIBRARY OF EDUCATIONAL MATERIAL
- FINANCIAL ANALYSIS, BUDGETING PROGRAM, &
- CALCULATORS
- FAQs AND MORE!

BENEFITS

- A point deduction number for each of your credit accounts so you know which of your credit lines are impacting your credit scores most. You deserve to know not only your credit score, but exactly how that number is made up, and PDT tells you exactly that.
- Inaccuracies on your credit report that you were previously unaware of. Did you know 89% of credit reports contain errors? Don't let your credit report be one of them – resolve any inaccuracies using recommendations from PDT.
- A credit simulator that allows you to enter in a credit score goal you have, perhaps to apply for a mortgage or auto loan, then see action steps you can take with your own credit to reach your credit score goal – completely customized to you and your credit situation!
- When to either apply to a loan, charge your credit, and pay down your debt to get the biggest impact. The day of the month you do each of those things actually has an impact on your credit, and PDT helps you navigate that nuance with ease.

A GLIMPSE OF PDT



Now **imagine** how the circled information could change your entire perspective on credit. **Point Deductions** show you where you are losing points while our **Simulators** show you how to get them back! It's that **simple!**