

My Credit Group Reports that Credit Repair Does Not Work

SAN DIEGO, Calif., Jan. 30 (SEND2PRESS NEWSWIRE) – The current economic environment has resulted in the emergence of thousands of so called credit repair companies that seek to take advantage of anxious consumers who have false hopes of repairing their credit rating. My Credit Group Inc., which provides professional credit optimization services, warns consumers to beware.



Most of these credit repair organizations simply send the same dispute letter over and over to credit bureaus disputing everything negative on a consumer's report. This tactic attempts to overwhelm the credit bureaus so they will fail to verify the validity of the debt; whether the debt is legal or not.

My Credit Group reports that accurate items cannot be removed and people should not waste their time or money on a credit repair company.

Additionally, removing negative items is a small piece of the credit-scoring puzzle. Even if they could be removed, it would have minimal, if any positive impact.

So, how do people turn bad credit into good credit?

While there are no quick fixes, a legal, methodical and well-rounded plan can help anyone turn bad credit into good credit.

My Credit Group's Fresh Start Program(TM) is the only one of its kind. It provides consumers with a realistic plan to legally help turn negative accounts into positive accounts.

My Credit Group establishes new lines of credit because good accounts mean plus points; bad accounts mean negative points. They then identify and review the accuracy and validity of outstanding debts. It's important to note that this should not be confused with disputing everything negative like credit repair companies do.

The most important factor is accuracy. As long as the credit report is accurate, people can begin to turn their credit profile around.

My Credit Group will also negotiate payment of accurate debts which can change an open, negative account into positive status.

“Our focus is on educating the consumer,” Marc Chase, president, My Credit Group, says. “We offer long-term, permanent solutions, not temporary and potentially illegal fixes.”

Achieving and maintaining an optimum credit score is more than simply paying bills on time. There are many triggers in place to make consumers fail.

My Credit Group can also set up identity-theft monitoring programs. For more information, visit: www.MyCreditGroup.com.

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