



www.**AAA** CREDIT TODAY
.com

A Lyfe COMPANY
the engineer



Our all-in-one solution handles every aspect of your credit repair business...Just add clients

Recoup your investment with your first 5 clients, all the rest is YOUR PROFIT!!!

- ✓ Currently a 6 billion per year industry
- ✓ Expected to grow to over \$10 billion by 2021
- ✓ No one-single company has a dominant market share
- ✓ Nearly 35% of Americans have credit scores lower than 601
- ✓ No traditional overhead needed for a brick-and-mortar business operation.



Being a part of helping Americans address their credit woes, while generating incredible income!!

PROGRAM OVERVIEW

Overview: We offer an all-in-one business solution, which includes training, marketing tools, technology, infrastructure, processing and fulfillment of your clients. The below outline covers the basic scope of work, cost, commissions, and general plans.

Option #1: General Partner AAA Credit Today Solution

Fees: One Time \$2,000 payment

\$300/month – Credit repair software server/subscription fee

The General Partner solution will follow the AAA Credit Today pricing model and all clients will receive an AAA Credit Today back office and the ability to log in and monitor their progress. Under this agreement the Partner will follow all current marketing and pricing models published by AAA Credit Today. The General Partner solution will be presented as the “Name of Entity”, being powered by AAA Credit Today.

A General Partner solution with AAA Credit today will provide the following general Partner tools and services: See Exhibit “A” for examples of each of the following tools.

1. One General Partner Website (Your Company Name – Powered by AAA Credit Today)
2. One General Partner back office/customer portal for each of your customers
3. Twenty-five 3 day/2night vacation get-a-way certificates for customer promotions/referrals. (25 x \$20 = \$500 value)
4. General Partner auto responder and announcement emails
5. We will provide customer service (additional fee)
6. We will handle all processing of client’s files
7. Training & Support
8. Assistance with closing corporate contracts

General Partner’s will earn 30% commissions based on the following pricing structure:

- Audit/Processing Fee: \$199
- **Commission Structure:** Earn \$70.00 on the audit/processing fee.
- **“Pay for Delete Fees” Customer Pricing:**

Inquiries - \$10 per item/per credit bureau

Technical Data - \$15 per item/per credit bureau

Standard Deletions - \$40 per item/per credit bureau

Public Records - \$250 per item/per bureau

- **Commission Structure:** Earn 30% on the “Pay for Delete Fees” pricing.

***Pricing can be subject to change with notice.**

General Partner Commissions

Subscription Type	Retail Price	Your Split
Audit/Processing Fee	\$199	\$60
Average Customer Fees	\$1,100	\$330

	(x) \$60 One Time Processing Fee		Average Customer Fees (\$1,100 x 35%) = \$330	Total Generated Revenues Due You
100 Customers	\$6,000	100 Customers	\$33,000	\$39,000
250 Customers	\$15,000	250 Customers	\$82,500	\$97,500
500 Customers	\$30,000	500 Customers	\$165,000	\$195,000
1,000 Customers	\$60,000	1,000 Customers	\$330,000	\$390,000

YOU ONLY NEED 5 CUSTOMERS TO RECOUP YOUR INVESTMENT/BREAK EVEN!!!

Option #2: Co-Branded AAA Credit Today Solution

Fees: One Time \$3,500 payment

\$300/month – Credit repair software server/subscription fee

The co-branded relationship will follow the AAA Credit Today pricing model and all clients will receive an AAA Credit Today back office and the ability to log in and monitor their progress. Under this agreement the Partner will follow all current marketing and pricing models published by AAA Credit Today. The co-branded relationship will be presented as the “Name of Entity”, being powered by AAA Credit Today.

A Co-branded relationship with AAA Credit today will provide the following co-branded tools and services: See Exhibit “A” for examples of each of the following tools.

1. One Co-Branded Website (Your Company Name – Powered by AAA Credit Today)
2. One Co-Branded back office/customer portal for each of your customers
3. 5. Fifty 3 day/2night vacation get-a-way certificates for customer promotions/referrals. (50 x \$25 = \$1,250 value)
7. Design your company logo
8. Co-Branded Marketing materials
9. Design and print 3 sets of Car Magnets
10. Design and print 5,000 co-branded flyers
9. Design and print 5,000 co-branded business cards
10. Design and print 500 co-branded brochures.
11. Co-Branded auto responder and announcement emails
12. We will provide customer service (additional fee)
13. We will handle all processing of client’s files
14. Training & Support
15. Assistance with closing corporate contracts

Co-Partner’s will earn 35% commissions based on the following pricing structure:

- Audit/Processing Fee: \$199
- **Commission Structure:** Earn \$70.00 on the audit/processing fee.
- **“Pay for Delete Fees” Customer Pricing:**

Inquiries - \$10 per item/per credit bureau

Technical Data - \$15 per item/per credit bureau

Standard Deletions - \$40 per item/per credit bureau

Public Records - \$250 per item/per bureau

- **Commission Structure:** Earn 35% on the “Pay for Delete Fees” pricing.

***Pricing can be subject to change with notice.**

Co-Branded Partner Commissions

Subscription Type	Retail Price	Your Split
Audit/Processing Fee	\$199	\$70
Average Customer Fees	\$1,100	\$385

	(x) \$70 One Time Processing Fee		Average Customer Fees (\$1,100 x 35%) = \$385	Total Generated Revenues Due You
100 Customers	\$7,000	100 Customers	\$38,500	\$45,500
250 Customers	\$17,500	250 Customers	\$96,250	\$113,750
500 Customers	\$35,000	500 Customers	\$192,500	\$227,500
1,000 Customers	\$70,000	1,000 Customers	\$385,000	\$455,000

YOU ONLY NEED 8 CUSTOMERS TO RECOUP YOUR INVESTMENT/BREAK EVEN!!!

Option #3: Private Label of AAA Credit Today Website and Back Office

Fees: One Time \$5,500 payment

\$300/month – Credit repair software server/subscription fee

This product will consist of a Private label relationship with the AAA Credit Today System which includes a custom designed replication of the AAA Credit website and back office as well as white labeled support materials. All Private labeled materials will reflect your company branding with no reference to AAA Credit Today. Under this arrangement, all clients will have access to everything that AAA Credit Today's clients have access to but the entire system will be white labeled and branded to Your Company name and branding. Included in the Private Label package are the following:

1. One Private Labeled Website **(Your Company Name Only)**
2. One Private Labeled back office/customer portal for each of your customers
3. 100 3 day/2night vacation get-a-way certificates for customer promotions/referrals.
(100 x \$25= \$2,500 value)
4. Design your company logo
5. Private labeled Marketing materials
6. Design and print 6 sets of Car Magnets
7. Design and print 5,000 private labeled flyers
8. Design and print 5,000 private labeled business cards
9. Design and print 1,500 private labeled brochures.
10. Private Labeled auto responder and announcement emails
11. We will provide customer service (additional fee)
12. We will handle all processing of client's files
13. Training & Support
14. Assistance with closing corporate contracts
15. Private Labeled email marketing drip campaign (Not included)

Pricing/commission structure: You will have the full rights to set your own customer fees.

A one-time fee of \$500.00 per client will be charged for each client processed under this arrangement regardless of the amount you charge for your services. Private Label Partner Commissions

Subscription Type	Retail Price
Audit/Processing Fee	\$199
Average Customer Fees	\$1,100

	(x) \$199 One Time Processing Fee		Average Customer Fees (\$1,100)	Total Revenue Generated	(-) \$500 Per Customer Due to AAA Credit Today (Your Net Profits)
100 Customers	\$19,900	100 Customers	\$110,000	\$129,900	\$79,900
250 Customers	\$49,750	250 Customers	\$275,500	\$325,250	\$200,000
500 Customers	\$99,500	500 Customers	\$550,000	\$649,500	\$399,500
1,000 Customers	\$199,000	1,000 Customers	\$1,100,000	\$1,299,000	\$799,000

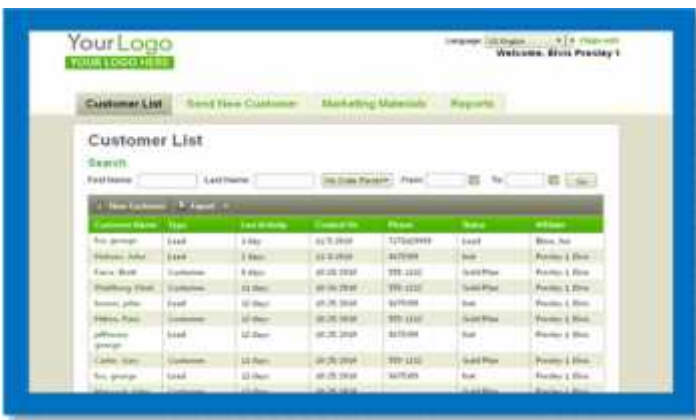
YOU ONLY NEED 7 CUSTOMERS TO RECOUP YOUR INVESTMENT/BREAK EVEN!!!

Business-In-A-Box Features



We Can Help With Your Marketing

You can add your picture, contact info, and company logo. This powerful marketing tool allows you to showcase your company every time a customer logs in to see the status of their credit. Your referrals are consistently reminded of the person/company that sent them to get their credit restored! This unique feature will set you apart from your competition.



Login to get updates on your customers

You can log in to track all of your clients and leads. You can search for clients, view leads that are in process, and monitor the status of all referrals. This tool empowers you with the ability to send new clients, export the list of existing referrals, and watch the progress 24/7.



Do you have Spanish speaking clients?

Our system offer clients and affiliates access to the web-based credit repair portal in English and in Spanish. Your referrals and clients can change the language to English or Spanish. Affiliates and clients can interact in their native tongue.



You can send leads securely right into processing portal. You can simply fill in basic client data, add notes and attachments.

Once submitted, the lead will automatically appear in the lead's inbox with your info tied to it. The new lead is highlighted just like a new email so you can see all your new leads.

Exhibit A – Examples of Marketing Materials



Car Magnets



Business Cards



Business Cards



Marketing Flyers



Marketing Flyers

AAA CREDIT TODAY

Value Credit Score Effects

- Home Loans
- Auto Loans
- Credit Cards
- Mortgages
- Banking
- Insurance
- Employment
- Rentals

How Does Our Pricing Work?

- Pay As You Go**
 - One Time Processing/Consultation Fee
 - Recurring Monthly Fee - CANCEL AT ANY TIME
- Flat Fee ("Best Value")**
 - One-time Payment (Save Hundreds of Dollars)
 - Yield us @ www.aaacredittoday.com to learn more

The 3 Most Important Parts of Your Credit Score

- Payment History** - Payment history is 35% of your score. Missing a payment on any account can drop your score 50+ points. Always make your payments on time.
- Amounts Owed** - Amounts Owed is 30% of your score. Keeping balances below 40% of your credit limit will help maintain a good credit score. Your score will rise as you balance into zero to help low balances.

Let Us Legally Remove These Items

- Collection
- Charged Off
- Bankruptcy
- Foreclosure
- Medical Debt
- Identity Theft

Get Started Now!
www.aaacredittoday.com
1.888.391.0371
 info@aaacredittoday.com

Standard Brochures

AAA CREDIT TODAY

Our Services

- 24 HOUR ACCESS
- TEXT & EMAIL ALERTS
- PERSONAL FINANCIAL SOLUTIONS
- UNLIMITED SUPPORT
- SATISFACTION GUARANTEE

Follow Us

Benefits

- Improved Credit in 90 - 120 days
- Better Interest Rates
- Better Job Opportunities
- Credit Card Approvals
- Auto Financing
- Buy Your Dream Home

Ask about:

- How to EARN Cash with Credit Repair
- Our Personal Funding Program
- Our Credit Score Boost Program
- Our Business Credit & Funding Program

Get Started Now!
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Standard Brochures

AAA CREDIT TODAY

Hot Swap Program

How Does Our Pricing Work?

- Pay As You Go**
 - One Time Processing/Consultation Fee
 - Recurring Monthly Fee - CANCEL AT ANY TIME
- Flat Fee ("Best Value")**
 - One-time Payment (Save Hundreds of Dollars)
 - Visit us @ www.aaacredittoday.com to learn more

Program Features

- 24 HOUR ACCESS
- TEXT & EMAIL ALERTS
- PERSONAL FINANCIAL SOLUTIONS
- UNLIMITED SUPPORT
- SATISFACTION GUARANTEE

Customer Benefits

- Improved Credit in 90 - 120 days
- Better Interest Rates
- Better Job Opportunities
- Credit Card Approvals
- Auto Financing
- Purchase Dream Home

Turning Denials Into Sales

Repairing one's credit profile is one of the most important financial decisions a person can make. Credit repair is not only LEGAL, it's your customer's RIGHT. The AAA Credit Today team has the right to help customers with this process. Higher credit scores mean increased APPROVALS for your automobile financing, substantially boosting your car sales revenue.

imagine

Partnering with AAA Credit Today will help increase the numbers of credit worthy applicants, positively impacting your financing department's sales volume.

Get Started Now!
www.aaacredittoday.com
1.888.391.0371
 info@aaacredittoday.com

Car Dealership Brochures

TURN DENIALS INTO SALES

- Customer is Denied Auto Financing
- You Refer Them to AAA Credit Today
- We Initiate Contact And Perform A FREE Credit Repair Consultation
- The Lead Becomes Our Customer
- We Repair Their Credit
- We Notify You When The Customer is Credit Worthy
- You Close The Deal
- You Earn Additional Sales Revenue

WE CAN HELP YOU WITH YOUR MARKETING

EASILY SEND US YOUR LEADS

GENERATE HIGHER SALES VOLUME

Download more sales with every credit worthy qualified applicant.

Credit Applicant Denials	42% Convert to Customers	If The Avg. Sales Price Increases to \$15,000	in 12 month Annual Sales
125	51	\$450,000	\$4,500,000
250	102	\$900,000	\$11,100,000
375	152	\$1,350,000	\$22,500,000
1000	408	\$3,750,000	\$45,000,000

Get Started Now!
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 info@aaacredittoday.com

Car Dealership Brochures

AAA CREDIT TODAY

Home | How It Works | What You Get | See Our Software | Pricing | Personal Funding | Become An Affiliate | Contact Us | Member Login

YOU CAN IMPROVE YOUR CREDIT SCORE

We Can Help

Get Started | Learn More

TransUnion® Credit Score | Score Tracker

300 | 850

Corporate Website

DO YOU KNOW ANYONE WITH BAD CREDIT?

SIMPLY REFER 5 PEOPLE TO COMPLETE OUR FREE 15 MINUTE CREDIT REPAIR CONSULTATION

AND WE'LL SEND YOU ON A **FREE 3 DAY/ 2 NIGHT GETAWAY**

[Learn More >](#)

CONGRATULATIONS!
on receiving **YOUR GETAWAY!**

The offer entitles you and a companion to enjoy:

- FUN-FILLED DAYS &
- EXCITING EVENINGS

At least 21 consecutive nights per stay (weekend reservations offered in the winter)

EXOTIC DESTINATIONS

- ORLANDO, FLORIDA
- DASTONIA BEACH, FLORIDA
- LA FORT MYERS, FLORIDA
- LAS VEGAS, NEVADA
- BRANSON, MISSOURI
- CAROLINE BEACH, NORTH CAROLINA
- ARUBA, DUTCH CARIBBEAN
- PUEBLO VALLARTA, MEXICO
- CABO SAN LUCAS, MEXICO
- COLUMBI, MEXICO
- DOMINICAN REPUBLIC
- HAWAII
- ST. THOMAS, VIRGIN ISLANDS

INTERNATIONAL DESTINATIONS

CABO SAN LUCAS, MEXICO
COLUMBI, MEXICO
PUEBLO VALLARTA, MEXICO
NANAIMO, BRITISH COLUMBIA
RELDWYN, BRITISH COLUMBIA

3 Day/2 Night Vacation Get-a-way Certificates



Logo Design

Dispute Dashboard

Select Report: All Credit Issues *Change charts here*

Repaired & Deleted Items

Repaired: 48 (5%)
Deleted: 8 (1%)

Credit & Dispute Report

29 - Reopened
27 - Deleted
8 - Repaired
29 - Items In Dispute
0 - Letters Past Due

Credit Report Summary

Equifax		Experian		TransUnion	
Start Date:	11/20/2019	Start Date:	11/20/2019	Start Date:	11/20/2019
Letters Due In:	18 days	Letters Due In:	18 days	Letters Due In:	18 days
Total Positive Items:	10	Total Positive Items:	10	Total Positive Items:	10
Total Negative Items:	21	Total Negative Items:	16	Total Negative Items:	22
Repaired / Deleted to Date:	12	Repaired / Deleted to Date:	8	Repaired / Deleted to Date:	12
Percent Completed:	57%	Percent Completed:	60%	Percent Completed:	55%
Items In Dispute:	4	Items In Dispute:	10	Items In Dispute:	30

Customer Portal

AAA Credit Today General Partner/Co-Branded/Private Labeled Checklist

- Company Name _____
- Website URL: _____
- Merchant Processing Set-Up:
- Customer Pricing Model (Private Label)
- Website Hosting Account Set-Up:
- Phone Number: _____
- Company Email: _____
- Company Address (if applicable): _____
- Bank Account Set-Up:
- Email That the Contact Us Form Will Go To: _____
- Logo Design Questionnaire Completed:
- Car Magnet Design Approval
- Logo Design Approval
- Brochure Design Approval
- Flyer Design Approval
- Mobile App Design Approval
- Car Dealership Design Approval

**Memorandum of Understanding
Between**

**And
The Affiliation Group, Inc. (TAG)**

_____, and **TAG** wish to enter into a mutually beneficial relationship in which, _____ markets and manages a credit restoration entity and **TAG** wishes to provide the technology, marketing tools, infrastructure, and fulfillment of credit restoration services. The above outline is a representation of all previous discussions, planning sessions and serves as a Memorandum of Understanding between the two parties.

Signing below indicates your understanding of our partnership as it relates to the AAA Credit Today General Partner, Co-branded, and Private label partnership opportunities.

IN WITNESS WHEREOF, the unsigned being duly authorized by the respective companies, have signed this MOU as of _____, 2020.

Your Company Name



Signature

Signature

Date

Date