



## FINANCIAL SERVICES



# ADA

American Dental Association®



Our Passion. Our Profession.



# NRF®

Most people have no idea that just going to shop for a loan, credit card, new car, renting, or even appliances can lower your credit score. Many companies still don't have the ability to perform soft pulls and because of this your credit can be impacted without realizing this has happened until it's too late.



"Hi I'm Susan, I had no idea buying a new car could effect my credit, but thanks to E-Service Inc. I got a new car, and my credit score has not been affected"

"Hi I'm Larry, & I applied for a mortgage, E-Service Inc. Soft Pulls are the way to go"

"Hi I'm Jane, I had no idea there was such a difference between hard pulls and soft pulls, thanks to E-Service Inc. I only do soft pulls."

# E-SERVICE INC.

## CREDIT CHECK (SOFT PULLS)

### OPTION #1

Quantity Per Acct	Price Per Acct
01	\$40.00
10	\$35.00
20	\$32.00
30	\$30.00

\* 1 Credit Check Per Person \*  
Individual consumer credit check(s)  
(Individual Reports can be requested every 30 days)

\*Businesses Unlimited\*  
(Business customers have unlimited credit pulls)

### OPTION #2

\*Individual Membership Fees of \$15.00 Per Month\*  
Each Report is \$12.00 per Credit Soft Pull  
(Min. Requirement 1 Year)

\*Business Membership Fees Of \$50.00 Per Month\*  
Each Report Is \$15.00 Per Credit Soft Pull  
(Min. Requirement 1 Year)

**For any additional questions please feel free to contact:**

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**SPECIAL NOTE:** ESI Processing Center will provide the most accurate up-to-date reports on the credit review of the person or persons that are applying for credit. E-Service Inc. credit reports are free, consumers pay for the service(s) by a licensed provider. All client(s) have to make the final decision to extend credit or to decline. ESI is not responsible for each office(s) to decide to extend credit.



# E-Service, Inc.

*Diversified Financial Services*

*Let our 20 years in business work for you!*



## SOFT PULL CREDIT CHECK

REAL TIME CREDIT REPORTS

[www.EServiceInc.com](http://www.EServiceInc.com)

# How it Works

## A Simple & Easy Process



### STEP 1.

All credit reviews requested must be submitted with the proper form or forms.

Credit reviews can only be authorized by the approved agent for credit review request.

If the credit review information is not completed or filled out properly then an email will be sent back to your office requesting information needed to process your request.



### STEP 2.

#### THE PROCESSING:

Once the file is received and accepted for processing this review is completed in 15-minute cycles.

After the review is completed the information will be emailed to your secured email with an (approval or denial).

• E-Service Inc. Credit & Review center will complete a fair Evaluation for credit approval.

### STEP 3.

#### THE CREDIT REVIEW:

ESI CREDIT & REVIEW CENTER will provide approval code and rates

**CODE (A)** this code means credit is very (excellent) and is requested to accept

*10% Down for any service provided.*

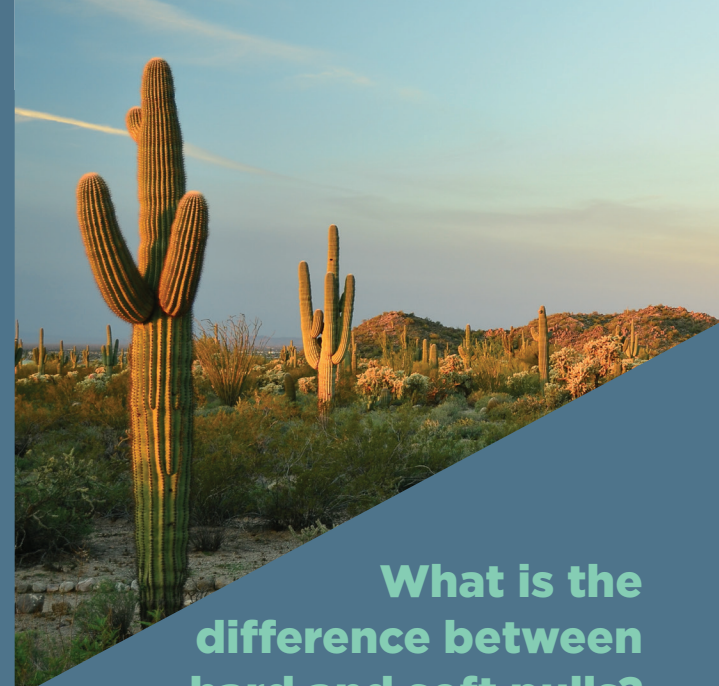
**CODE (B)** this code means credit is (good) and is requested to accept

*20% Down for any service provided.*

**CODE (C)** this code means credit is (fair) and is requested to accept

*30 To 50% down for any service provided*

**CODE (D)** this code means credit is (poor) our office would not advise any payment plans to be accepted.



## What is the difference between hard and soft pulls?

Most people don't realize how much of a difference there is between these two credit products.

**Hard Pulls:** If you elect to use this report this can and will lower your credit score with all of the main credit reporting agencies and can take up to 12 months to regain any lost points.

Also, this product will not give the flexibility that is needed for many consumers today.

**Soft Pulls:** This is the best option for many consumers today. Why? This report will not lower your credit score in any way with any of the 3 major credit reporting agencies.

This gives the consumer the best opportunity to shop for different products with no worry of their credit score being impacted in any negative way.