

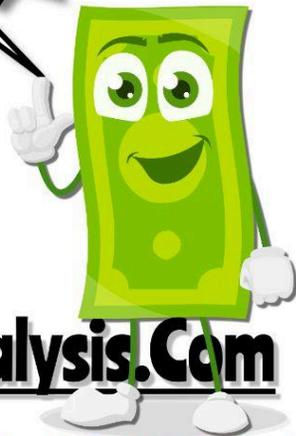
# HOME OF THE \$1.00 CREDIT REPAIR COURSE™



TEXT "MENTOR ME" 347-272-5344

LET ONE OF OUR CREDIT MENTORS TEACH YOU HOW TO DELETE NEGATIVE ITEMS IN JUST 30 DAYS!

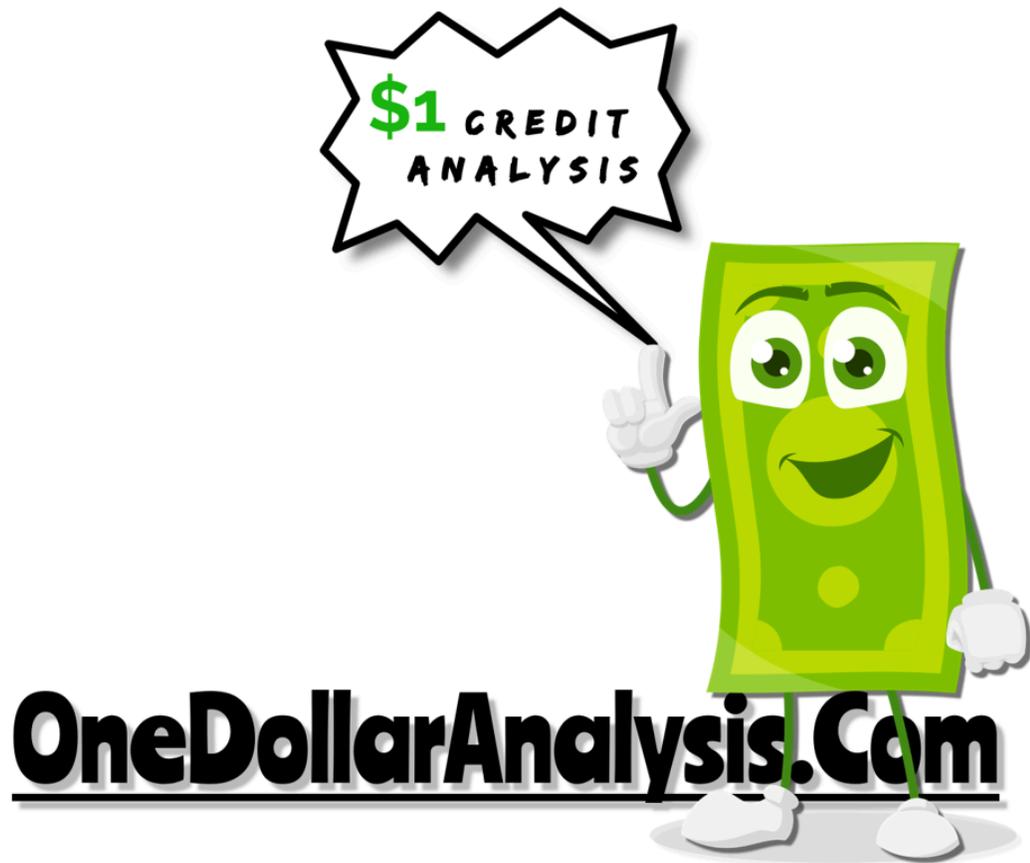
- BANCRUPTCY
- COLLECTIONS
- LATE PAYMENTS
- REPOSSESSIONS
- STUDENT LOANS
- INQUIRIES
- AND MORE...



## OneDollarAnalysis.Com

38 REPORTS & SCORES INCLUDED

TransUnion experian EQUIFAX POWERED BY: IDENTITYIQ



Course: How to Properly Dispute & Remove Any Negative Account & Inquiry (30 Day Sweep)

\*\*\*\*Dispute Letter Templates Included

## How to Send Dispute Letters to Credit Bureaus via Certified Mail

Sending your credit dispute letters via **certified mail with a return receipt requested** is the most effective way to ensure the credit bureaus receive your disputes and to maintain proof of your submission. Follow these steps for each bureau:

---

### Step 1: Prepare Your Dispute Package

Your dispute package should include:

1. **Your Dispute Letter:** Clearly state the inaccuracies, reference the applicable Fair Credit Reporting Act (FCRA) sections, and specify the requested corrections.
  2. **Proof of Identity:** Include a copy of the following documents to verify your identity:
    - Government-issued photo ID (e.g., driver's license or passport).
    - A recent utility bill or bank statement showing your current address.
  3. **Evidence Supporting Your Dispute:** Attach copies of relevant documents, such as:
    - Credit reports with highlighted inaccuracies.
    - Correspondence with creditors.
    - Contracts, receipts, or other proof supporting your claims.
- 

### Step 2: Address Your Letter to the Correct Bureau

Use the official addresses for the major credit bureaus:

- **Equifax**  
Equifax Information Services LLC  
P.O. Box 740256  
Atlanta, GA 30374
- **Experian**  
Experian  
P.O. Box 4500  
Allen, TX 75013
- **TransUnion**  
TransUnion Consumer Solutions  
P.O. Box 2000  
Chester, PA 19016

### Step 3: Send Your Letter via Certified Mail

1. **Go to the Post Office:**
    - Bring your dispute package in a properly sealed envelope.
    - Request **Certified Mail with Return Receipt** service.
  2. **Fill Out the Certified Mail Form:**
    - Use Form PS 3800 (Certified Mail Receipt).
    - Write the credit bureau's address on the form.
    - Keep the tracking number for your records.
  3. **Attach the Return Receipt (PS Form 3811):**
    - This green postcard will be mailed back to you once the bureau receives your dispute.
- 

#### Step 4: Track Your Dispute

Use the tracking number from the Certified Mail Receipt to monitor the delivery status online at [USPS Tracking](#).

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#### Step 5: Keep Records

- File copies of the dispute letter, supporting documents, certified mail receipt, and return receipt.
  - These records are crucial if the credit bureau fails to respond or if further legal action is necessary.
- 

#### Why Certified Mail is Important

1. **Proof of Delivery:** Certified mail provides evidence that the credit bureau received your dispute.
2. **Documentation for Legal or Regulatory Follow-Up:** If the bureau fails to investigate within the 30-day period mandated by law, your documentation strengthens your case for complaints to the FTC or CFPB or in court.
3. **Accountability:** Certified mail ensures that the credit bureaus treat your dispute seriously and respond in a timely manner.

By following these steps, you can confidently and effectively submit your disputes to each credit bureau.



## Transunion Dispute Letter Template

**[Your Full Name]**

[Your Address]

[City, State, ZIP Code]

[Date]

**To:**

TransUnion LLC Consumer Dispute Center

PO Box 2000

Chester, PA 19016

**Subject:** Dispute of Inaccurate Information in Credit Report

Dear [Credit Bureau Name],

Pursuant to the Fair Credit Reporting Act (FCRA), Section 609 (a)(1)(A), I am exercising my right to request the verification of all disputed accounts on my credit report. The FCRA mandates that any account listed on my report must be verified through physical verification of the original signed consumer contract. If you cannot provide this verification, I request that you promptly remove the following inaccurate accounts and inquiries from my credit report:

1. **Inquiry Example #1**
  - **CAPITALONE**
  - Date of inquiry: 07/21/2020
2. **Account Example #2**
  - **ONEMAIN**
  - Account Number #342526\*\*\*\*

By the provisions of the Fair Credit Reporting Act, I request that you:

1. Investigate these items thoroughly and remove all information that cannot be verified.
2. Promptly delete any unverifiable information under Section 611(5)(A).

I understand that you are required to complete this reinvestigation within 30 days of receipt of this letter as outlined in 15 U.S.C. Sec. 1681i(a). Please provide the name of the individual at your company who verified the accuracy of the disputed accounts.

Legal Reminder

Failure to comply with federal regulations will compel me to seek legal action under Sections 616 and 617 of the FCRA. I am keeping detailed records of my communication with you and am prepared to file complaints with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and the Attorney General's Office if necessary.

Failure to respond satisfactorily within 30 days will result in legal action seeking damages for undue harm caused by these inaccuracies.

**In Witness Whereof**, I have signed and sealed this letter on the date mentioned above.

Sincerely,  
[Your Name]

**Signature**

---

**State of:** [State]  
**County of:** [County]

This instrument was acknowledged before me on the \_\_\_\_ day of \_\_\_\_\_, [Year], by [Your Name].

**Notary Public:**

---

**Printed Name:** \_\_\_\_\_  
**My commission expires:** \_\_\_\_\_

---

## Equifax Dispute Letter Template

**[Your Full Name]**

[Your Address]

[City, State, ZIP Code]

[Date]

**To:**

Equifax Information Services LLC

P.O. Box 740256

Atlanta, GA 30374-0256

**Subject:** Dispute of Inaccurate Information in Credit Report

Dear [Credit Bureau Name],

Pursuant to the Fair Credit Reporting Act (FCRA), Section 609 (a)(1)(A), I am exercising my right to request the verification of all disputed accounts on my credit report. The FCRA mandates that any account listed on my report must be verified through physical verification of the original signed consumer contract. If you cannot provide this verification, I request that you promptly remove the following inaccurate accounts and inquiries from my credit report:

3. **Inquiry Example #1**
  - **CAPITALONE**
  - Date of inquiry: 07/21/2020
4. **Account Example #2**
  - **ONEMAIN**
  - Account Number #342526\*\*\*\*

By the provisions of the Fair Credit Reporting Act, I request that you:

3. Investigate these items thoroughly and remove all information that cannot be verified.
4. Promptly delete any unverifiable information under Section 611(5)(A).

I understand that you are required to complete this reinvestigation within 30 days of receipt of this letter as outlined in 15 U.S.C. Sec. 1681i(a). Please provide the name of the individual at your company who verified the accuracy of the disputed accounts.

Legal Reminder

Failure to comply with federal regulations will compel me to seek legal action under Sections 616 and 617 of the FCRA. I am keeping detailed records of my communication with you and am prepared to file complaints with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and the Attorney General's Office if necessary.

Failure to respond satisfactorily within 30 days will result in legal action seeking damages for undue harm caused by these inaccuracies.

**In Witness Whereof**, I have signed and sealed this letter on the date mentioned above.

Sincerely,  
[Your Name]

**Signature**

---

**State of:** [State]

**County of:** [County]

This instrument was acknowledged before me on the \_\_\_\_ day of \_\_\_\_\_, [Year], by [Your Name].

**Notary Public:**

---

**Printed Name:** \_\_\_\_\_

**My commission expires:** \_\_\_\_\_

---

## Experian Dispute Letter Template

**[Your Full Name]**

[Your Address]

[City, State, ZIP Code]

[Date]

**To:**

Experian

P.O. Box 4500

Allen, TX 75013

**Subject:** Dispute of Inaccurate Information in Credit Report

Dear [Credit Bureau Name],

Pursuant to the Fair Credit Reporting Act (FCRA), Section 609 (a)(1)(A), I am exercising my right to request the verification of all disputed accounts on my credit report. The FCRA mandates that any account listed on my report must be verified through physical verification of the original signed consumer contract. If you cannot provide this verification, I request that you promptly remove the following inaccurate accounts and inquiries from my credit report:

5. **Inquiry Example #1**
  - **CAPITALONE**
  - Date of inquiry: 07/21/2020
6. **Account Example #2**
  - **ONEMAIN**
  - Account Number #342526\*\*\*\*

By the provisions of the Fair Credit Reporting Act, I request that you:

5. Investigate these items thoroughly and remove all information that cannot be verified.
6. Promptly delete any unverifiable information under Section 611(5)(A).

I understand that you are required to complete this reinvestigation within 30 days of receipt of this letter as outlined in 15 U.S.C. Sec. 1681i(a). Please provide the name of the individual at your company who verified the accuracy of the disputed accounts.

Legal Reminder

Failure to comply with federal regulations will compel me to seek legal action under Sections 616 and 617 of the FCRA. I am keeping detailed records of my communication with you and am prepared to file complaints with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and the Attorney General's Office if necessary.

Failure to respond satisfactorily within 30 days will result in legal action seeking damages for undue harm caused by these inaccuracies.

**In Witness Whereof**, I have signed and sealed this letter on the date mentioned above.

Sincerely,  
[Your Name]

**Signature**

---

**State of:** [State]  
**County of:** [County]

This instrument was acknowledged before me on the \_\_\_\_ day of \_\_\_\_\_, [Year], by [Your Name].

**Notary Public:**

---

**Printed Name:** \_\_\_\_\_  
**My commission expires:** \_\_\_\_\_

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Course: How to Freeze Secondary Credit Bureaus

There's less of a standardized freeze process across the different SCRA's, because they don't fall under the same legislation as the main credit bureaus.

So to make it a bit simpler for you, I've summarized the process for locking or opting out of sharing your information for the six most common secondary credit bureaus:

### **LexisNexis & SageStream**

1. Request a security freeze:

Online through the [LexisNexis Risk Solutions Consumer Center website](#).

By phone at 1-800-456-1244.

By mail:

LexisNexis Risk Solutions Consumer Center

Attn: Security Freeze

P.O. Box 105108

Atlanta, GA 30348-5108

2. There is no fee to apply, lift, or remove a security freeze from your file.

3. Once LexisNexis verifies and processes your request, you will receive a confirmation letter via U.S. Mail.

### **CoreLogic**

Although CoreLogic doesn't explicitly mention a 'freeze', they do provide ways to contact their Consumer Services Department, who are most likely to be able to help:

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You can contact them by phone Monday through Friday from 6:00 a.m. to 5:00 p.m. on 800-637-2422.

Or you can contact them by mail here:

Credco Consumer Services Department

P.O. Box 509124

San Diego, CA 92150

## **NCTUE**

1. Request a security freeze:

Online through their [Exchange Service Center](#)

By phone at 1-866-349-5355.

By mail:

Security Freeze

Exchange Service Center – NCTUE

P.O. Box 105561

Atlanta, GA 30348

2. When requesting a freeze, you will need to provide information such as your name, address, date of birth, Social Security Number, etc.

3. Once your request is processed, NCTUE will send you a confirmation letter via U.S. Mail.

**ChexSystems**

<https://www.chexsystems.com/security-freeze/place-freeze>

**1. Request a security freeze:**

Online through their Consumer Portal

By phone at 800-887-7652.

By mail:

Chex Systems, Inc.

Attn: Security Freeze Department

PO Box 583399

Minneapolis, MN 55458

2. When requesting a freeze, you will need to provide your full name, current address, date of birth, and Social Security number.

3. Once your request has been received, ChexSystems will respond by mail.

**The Effects of Freezing Your Secondary Bureaus**

As I've mentioned, freezing your credit with secondary bureaus can provide an additional layer of protection against identity theft and fraud.

But it's also important to consider the different pros and cons of requesting a freeze, and to be aware of what happens once an account is frozen.

## **Pros of Freezing Secondary Bureaus**

Enhancing security is obviously the main reason to freeze your account with an SCRA. It prevents unauthorized access to your personal information, reducing the risk of identity theft and fraud.

Another good reason is to gain control over your personal data. By freezing your account, you limit the ability of these agencies to share your information with third parties without your consent.

You also get the peace of mind knowing your data is protected. This can be especially important if you've previously been a victim of identity theft. And it doesn't cost anything!

## **Cons of Freezing Secondary Bureaus**

As you can see, there are plenty of reasons to freeze your secondary bureau account, but that doesn't necessarily mean you should run out and do it right now.

For a start, freezing and unfreezing your accounts can be time-consuming, especially if you need to do it with multiple bureaus. Each bureau may have its own process, requiring you to manage multiple accounts and applications at a time.

Freezes can also cause massive delays with things like applying for a job or renting a new property. You'll likely need to temporarily lift the freeze, which isn't always going to be a quick process.

Freezes also only give you limited protection. Sure, it can prevent new accounts from being opened in your name, but it doesn't protect you from fraudulent activity on existing accounts. You will still need to monitor your accounts regularly for any suspicious activity.

It's important to note because there's lots of rumors going around but a credit freeze actually doesn't affect your credit score at all. I'm sorry to break it to you but it doesn't help with credit repair. A credit freeze only stops lenders from ACCESSING your reports. It won't stop a dispute process or wipe anything from your record.

### **What Happens After Freezing**

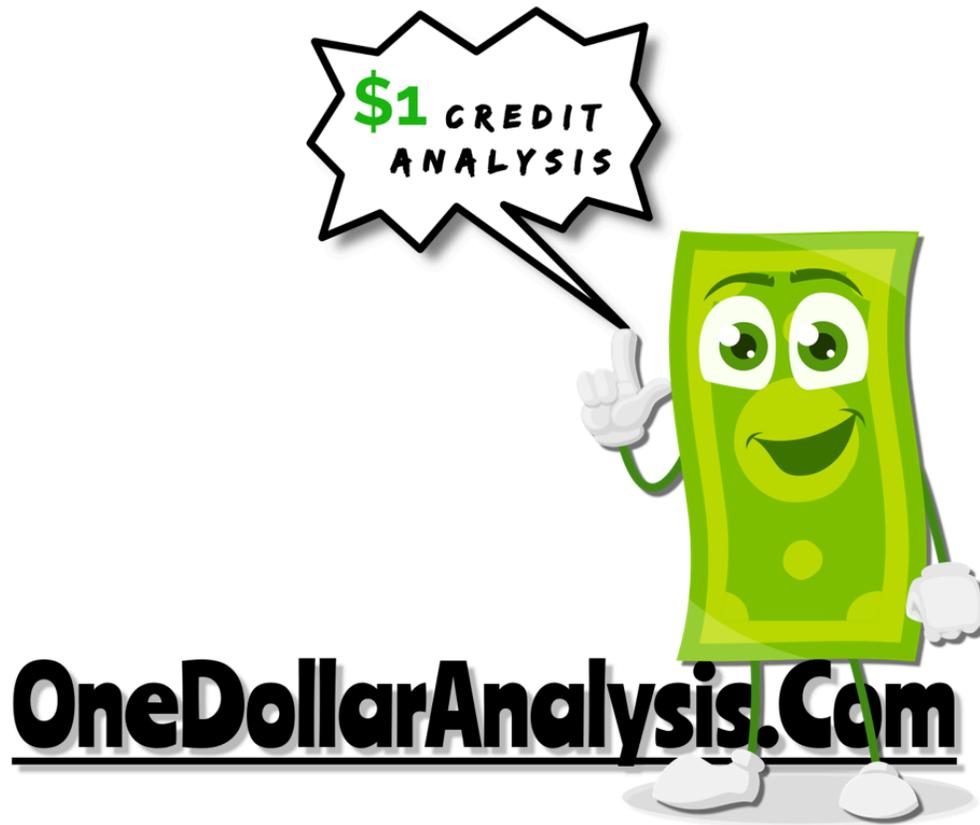
Once you successfully freeze your accounts with secondary bureaus, you should notice the following things:

**Restricted Access:** The agencies won't release your information to third parties without your explicit authorization. This means that new applications cannot be processed without your consent.#

**Confirmation:** You will receive a confirmation letter or email from each agency, often including a PIN or password that you will need to unfreeze your account in the future.

**Ongoing Monitoring:** While the freeze is in place, you should continue to monitor your existing accounts for any signs of fraudulent activity. A freeze does not prevent fraud on accounts that are already open.

**Temporary Lifts:** If you need to apply for new credit or services, you can temporarily lift the freeze. This can usually be done online, by phone, or by mail, using the PIN or password provided by the bureau.



Course: How to Properly Complete a FTC Affidavit

## Introduction to the FTC Affidavit

### What is the FTC Affidavit?

The FTC affidavit is a document used to report identity theft and request action to block fraudulent accounts from your credit report. It provides legal proof of your claim.

### Why It's Important:

Submitting a completed affidavit with the correct details ensures your claim is taken seriously and processed efficiently.

---

## Module 2: Gathering Required Information

Before completing your affidavit, gather the following:

1. **Details of the Fraudulent Accounts:**
    - Name of the company or organization.
    - Estimated fraudulent charges (e.g., "\$731").
    - Account numbers (if available).
  2. **Personal Identification Information:**
    - Your full name, address, Social Security number (last four digits), and date of birth.
  3. **Support Documents:**
    - A letter from an advocacy group explaining your situation.
    - Evidence supporting your claim, such as bills, police reports, or correspondence.
- 

## Module 3: Step-by-Step Guide to Completing the FTC Affidavit

### Step 1: Access the FTC Website

- Visit [IdentityTheft.gov](https://www.identitytheft.gov).

An official website of the United States government [Here's how you know](#) ▾

FEDERAL TRADE COMMISSION  
**IdentityTheft.gov**

Log In En Español

Languages ▾

Report identity theft and get a recovery plan

**Get Started** →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

**HERE'S HOW IT WORKS:**

**Tell us what happened.**  
We'll ask some questions about your situation. Tell us as much as you can.

**Get a recovery plan.**  
We'll use that info to create a personal recovery plan.

**Put your plan into action.**  
If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

## Step 2: Begin the Report

- Click **"Get Started"** and select **"I want to report identity theft."**

## Step 3: Enter Details About the Fraudulent Accounts

- Indicate the name of the company pretending to be you.
- Input any estimated fraudulent charges (e.g., "\$731").

- Include account numbers where applicable. If none, leave blank.



FEDERAL TRADE COMMISSION  
**IdentityTheft.gov**

Which statement best describes your situation?

- I want to report identity theft. →
- Someone has my information or tried to use it, and I'm worried about identity theft. →
- My information was exposed in a data breach. →
- Something else. →

**Got Feedback?** Tell us what you think.

**IdentityTheft.gov** is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

Visit [ftc.gov/idtheft](https://ftc.gov/idtheft) for prevention tips and free resources to share in your community.

[Privacy Policy](#)

OMB CONTROL#: 3084-0169

Under the Paperwork Reduction Act, federal agencies are not allowed to collect

[Create a Personal Recovery Plan](#)  
[Browse Recovery Steps](#)

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[Know Your Rights](#)  
[Sample Letters](#)  
[Warning Signs of Identity Theft](#)  
[What To Do If Your Info Is Lost or Stolen](#)  
[Credit Bureau Contact Info](#)  
[Other Helpful Contact Info](#)



### Tell us how your information was misused.

Select all that apply

#### Credit card accounts

to open a fraudulent credit card account

to make charges to my existing credit card account

[← Previous](#)

[Continue →](#)

[Got Feedback?](#) Tell us what you think.

IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

Visit [ftc.gov/idtheft](http://ftc.gov/idtheft) for prevention tips and free resources to share in your community.

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[What To Do If Your Info Is Lost or Stolen](#)  
[Credit Bureau Contact Info](#)  
[Other Helpful Contact Info](#)



What did the identity thief use your information for?

Select all that apply

Credit card accounts

Loans or leases (student loans, small business loans, mortgages, car loans or leases, apartment leases, etc.)

Debit, checking, or savings accounts

Employment or taxes

Telephone, mobile, or utility accounts

Government benefits or IDs (Social Security, Medicare, unemployment, passport, driver's license, etc.)

Other account types (Internet, insurance, securities, medical, etc.)

#### Step 4: Add a Personal Statement

Include the following statement in the "Personal Statement" section: (Example)

"As per the guidance from the Consumer Financial Protection Bureau (CFPB), the document needed and a letter from an advocacy group helping me due to Human Trafficking debt bondage, which falls under trafficking according to Trafficking-Debt Final Rule 1002.142(b)(4)-5--1002.142(b)(7). I kindly request that you block this information from my credit report within four business days, pursuant to section 605C of the Fair Credit Reporting Act. I am a victim of human trafficking of Debt Bondage and would like for all listed accounts to be blocked and deleted.

Please delete the following accounts:

Southwest Credit Systems, Balance \$731."

#### Step 5: Provide Personal Information

- Enter your name, address, Social Security number (last four digits), and other required details.
- Answer questions about legal name or address changes and military status.

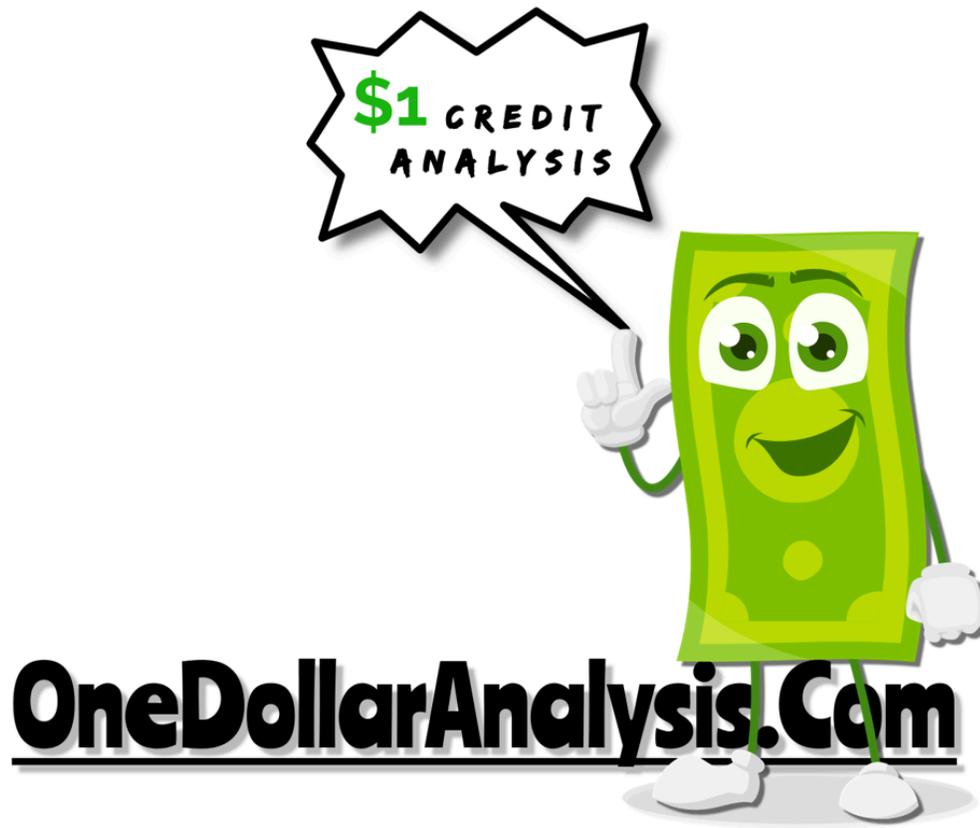
#### Step 6: Submit and Save the Report

- Complete the affidavit, download a copy, and save it for your records.
- 

### Module 4: Submitting Your Affidavit and Next Steps

#### Step 1: Upload to the CFPB Complaint Portal

- Visit the CFPB complaint portal at [ConsumerFinance.gov](https://www.consumerfinance.gov).
- Include your affidavit along with:
  - A picture ID.
  - A recent bill or piece of mail.
  - The letter from the advocacy group.
- Contact credit bureaus or the CFPB if issues persist.



**Course: How to Properly Complete a CFPB Complaint**

Overview of the CFPB Complaint Process

## What is the CFPB Complaint Process?

The Consumer Financial Protection Bureau (CFPB) allows consumers to file complaints about issues like identity theft, credit repair, or fraudulent accounts. Complaints are forwarded to companies to resolve issues and help shape future regulations.

## Who Can File a Complaint?

- **Individuals** can file complaints about their own problems.
- A **lawyer, housing counselor, or social worker** can file on behalf of a client.
- A **family member, friend, or other trusted individual** can file for someone else.

## How to File a Complaint:

1. **By Phone:** Call 855-411-2372 (Monday–Friday, 8 a.m.–8 p.m. ET). Phone support is available in over 180 languages.
2. **Online:** Use the CFPB’s website for a wide range of consumer complaints, including credit repair.

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## Module 2: Filing a Complaint Online About Credit Repair

### Step 1: Access the CFPB Website

- Visit [ConsumerFinance.gov](https://ConsumerFinance.gov).
- Click “**Submit a Complaint**” in the top-right corner.



### Step 2: Start a New Complaint

## Start your complaint here

If you have a complaint with a financial product or service, tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.

[Start a new complaint](#)

- Scroll down and click **“Start a new complaint.”**
- Create an account by providing your:
  - Name
  - Email address
  - Phone number
  - Password

### Step 3: Select Complaint Category

#### What is this complaint about?

Choose the product or service that best matches your complaint.

Checking or savings account

Mortgage

Credit card or prepaid card

Payday loan, title loan, or personal loan  
(installment loan or personal line of credit)

Credit reporting, credit repair services,  
or other personal consumer reports

Student loan

Debt collection

Vehicle loan or lease

Money transfer, virtual currency, or  
money service  
(check cashing service, currency exchange,  
cashier's/traveler's check, debt settlement)

- Scroll down and click **“Credit reporting, credit repair services, or other personal consumer reports.”**
- On the next page, select **“Credit repair services.”**

#### **Step 4: Describe Your Problem**

When describing your issue, include a personal statement like this:

**"As per the guidance from the Consumer Financial Protection Bureau (CFPB), the document needed and a letter from an advocacy group helping me due to Human Trafficking debt bondage, which falls under trafficking according to Trafficking-Debt Final Rule 1002.142(b)(4)-5--1002.142(b)(7). I kindly request that you block this information from my credit report within four business days, pursuant to section 605C of the Fair Credit Reporting Act. I am a victim of human trafficking of Debt Bondage and would like for all listed accounts to be blocked and deleted.**

**Please delete the following accounts:**

**Southwest Credit Systems, Balance \$731."**

- Click **“Next”** and answer these questions:
  - **Have you tried contacting the company directly?** Select **Yes** or **No**.

#### **Step 5: Upload Supporting Documents**

- Attach relevant files, such as:
  - A copy of the contract you signed.
  - Letters or emails from the company.
  - Documentation of your communication attempts.
  - Advocacy letters, your FTC Identity Theft Report, or any other relevant proof.

#### **Step 6: Provide Company Information**

- Enter the name of the company you're complaining about.

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- If a list of companies appears, select the correct one or click **“Next”** if unsure.
- Provide the company’s address if prompted.

### **Step 7: Identify the Parties Involved**

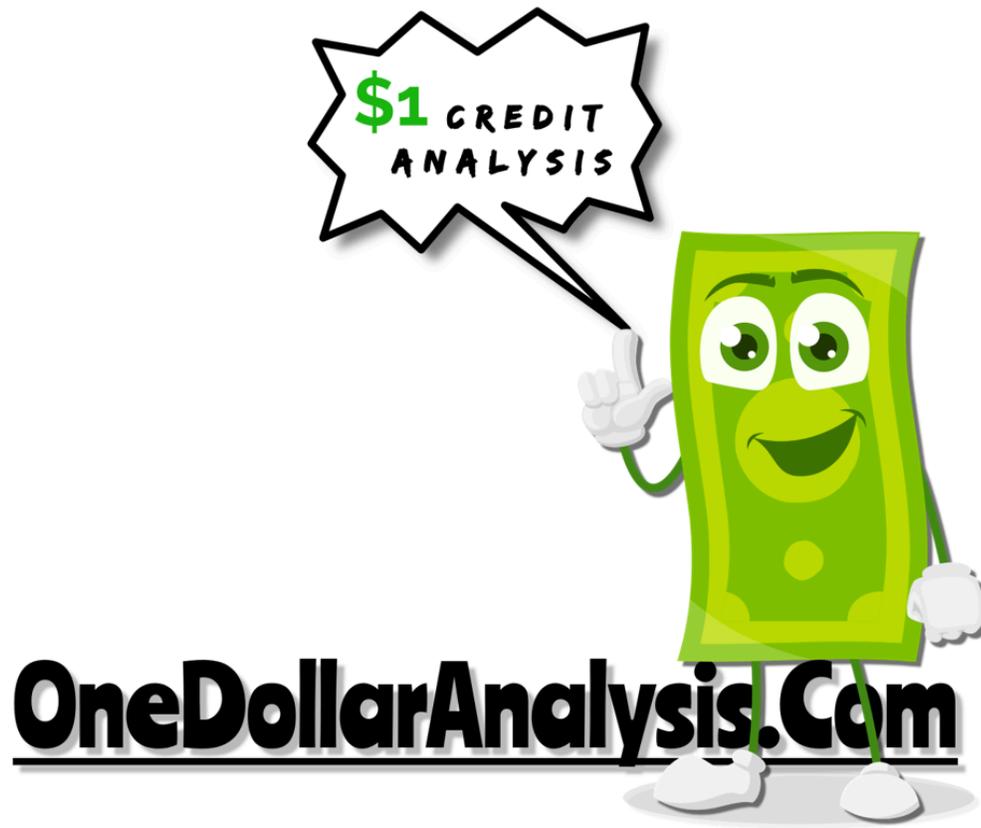
- Indicate who the complaint is for:
  - **Just you**
  - **You and someone else**
  - **Someone else**

### **Step 8: Finalize and Submit**

- Answer any remaining questions.
- Provide your contact information.
- Review all details for accuracy and click **“Submit.”**

## **Module 4: What Happens Next**

- 1. CFPB Review:**
  - Your complaint is forwarded to the company within 24 hours.
  - The company must respond within 15 days and resolve the issue within 60 days.
- 2. Updates:**
  - You’ll receive updates and can track the complaint’s status through your CFPB account.
- 3. Outcomes:**
  - The Bureau will encourage the company to resolve your issue.
  - Your complaint may help improve CFPB policies or identify bad actors for enforcement action.



ChexSystems & EWS (Early Warnings)

Many consumers never heard of ChexSystems until a bank denies opening a checking or savings account. But ChexSystems is a consumer reporting agency just like Experian, Transunion and Equifax and this means you have the right to dispute any information in your ChexSystems Consumer Report.

ChexSystems is subject to the Fair Credit Reporting Act (FCRA) and must investigate any dispute you submit. ChexSystems has 30 days to investigate consumer disputes.

If the disputed item is not verified by the reporting bank, financial institution or credit union, they must delete the negative item from your ChexSystems Consumer Report.

## **Guide to Dispute ChexSystems Report**

### **Step 1 – Request your ChexSystems Report**

You will need to [get your ChexSystems report](#) to initiate disputes. A free ChexSystems Report is available to consumers once every 12 months or if you have been declined a bank account during the past sixty days where ChexSystems was used in the decision process. The ChexSystems report contains a detailed summary of unpaid debts, excessive overdrafts, closed accounts, returned checks, bank inquiries and other relevant information.

You have three options to obtain your ChexSystems Report:

Download your ChexSystems Consumer Report instantly online at: [ChexSystems.com](https://ChexSystems.com).

Call ChexSystems at 800-428-9623. (This is an automated voice messaging system.)

Request by mail at [ChexSystems.com](https://www.chexsystems.com) then complete, print and mail the completed [Consumer Request for Disclosure Form](#) to:

Chex Systems, Inc.

Attn: Consumer Relations

PO Box 583399

Minneapolis, MN 55458

## **Step 2 -Review report for errors and inaccuracies**

The [FCRA Rules](#) states consumer reporting agencies like ChexSystems must “accurately” report all negative information. Review your ChexSystems report for any inaccurate information you can use to get it deleted, for example:

- Date the bank reported you to ChexSystems might be inaccurate.
- Is the item being accurately reported to ChexSystems as NSF activity, account abuse, fraud, overdrafts or negative balance.
- Has the debt to the bank been paid but being reported as outstanding.
- Erroneous bank or credit union listed that you have never used.
- Bank employees sometimes make clerical errors like inaccurate status of incident or wrong description.
- Does the report contain outdated information. ChexSystems typically removes information after 5 years.

- Fraud could be due to identity theft or someone you wrote a check to changed the amount without your permission.
- Bank has mismatched your account information with another.
- Are you the primary account holder, if not, have you signed a signature card for this account.
- Is ChexSystems reporting personal information such as a name, address and Social Security number accurately.

### Step 3 – Submit dispute to ChexSystems

Once identify the accounts and reasons to dispute you can submit it in several ways: The [Dispute Section](#) on the ChexSystems website allows you to choose how to submit your dispute:

- [Online Form](#) on the ChexSystems site that allows you to explain your dispute and even upload supporting documents, if you have them.
- Via mail by completing a [dispute form](#) and mailing to: Chex Systems, Inc. Attn: Consumer Relations PO Box 583399 Minneapolis, MN 55458
- Via fax at 602.659.2197
- By telephone at 800.428.9623

When disputing information in your ChexSystems it's probably better to write a dispute letter and send it via certified, return receipt U.S. mail that way you can create a paper trail in case you

need it at some later date. If you choose not to use ChexSystems online form, here is a [sample letter](#) to get started.

#### **Step 4 – ChexSystems Investigation**

Once you submit your dispute, ChexSystems has 30 days to conduct an investigation. Here are the possible results:

Dispute is verified. Once your dispute request is received, ChexSystems must reach out to the bank to verify if the dispute is accurate. If the dispute is verified as accurate the account remains in your file for up to 5 years. But does not necessarily end at this point.

Request the method of verification. The FCRA gives you the right to know how the dispute was verified as accurate. Under the FCRA, ChexSystems is required to give you a [method of verification](#) within 15 days of your request. If ChexSystems cannot verify how they confirmed your dispute they must delete the account.

Dispute is not verified: If ChexSystems does not respond to your dispute within 30 days from their receipt they must delete the account. You can confirm when ChexSystems received the dispute by checking the green return receipt card you get from the post office. No response means they could not confirm the account as accurate and it must then be deleted from your ChexSystems file

#### **Step 5 – Bank Investigation**

If your ChexSystems dispute does not create the desired result, you have the right to dispute directly with the bank or credit union that reported you to ChexSystems. Furnishers of information to ChexSystems are required to accept disputes from consumers.

Send your dispute to the address for the bank or credit union found in your ChexSystems Consumer Report or you can call customer service for the bank that reported the information about you to find out where to send the dispute. Disputing directly with the banks may work in your favor in the case of older accounts.

Banks and credit unions are under the same dispute time-constraint to respond within 30-days or delete the negative item. ChexSystems and your financial institution must research the dispute within 30 days. The bank must report the results back to you within five days of completing its investigation.

### **Alternative ChexSystems removal methods**

#### **Bankruptcy can get you removed from ChexSystems**

Consumers who have filed bankruptcy can request ChexSystems remove any records in ChexSystems. The bankruptcy does not have to be discharged in order to request removal from ChexSystems.

Mail or fax ChexSystems a copy of your bankruptcy confirmation document and request they delete all negative items. Even if the negative items are fraud or account abuse, ChexSystems will remove them if you have filed bankruptcy.

### **Pay small balances in exchange for removal**

There may be only one item on your ChexSystems report and if this is the case, consider paying the bank directly and follow these steps:

- Pay the amount in full.
- Get a proof of payment such as a receipt.
- Complete a ChexSystems dispute form or mail a dispute letter.
- Dispute on the factual basis of inaccurate reporting and no evidence of debt owed.
- Your goal is a deletion, not to have the item updated as "Paid." Without a full deletion, a paid item is still considered negative

### **Take legal action**

Hopefully you will not have to resort to legal action. However, if all efforts to successfully dispute an item have failed this may be the only course of action. Make sure you have created a good paper trail, with copies of all your letters along with the certified return receipts. Your legal action should include proof that you properly notified ChexSystems of the error and they did not correct make a correction.

### **Ask the bank for a goodwill removal**

Another way to clear your ChexSystems report is to make a plea directly to the bank for removal. Many consumers have been successful by just asking. This method works best if you pay or offer to pay the amount in question when requesting removal.

### **Reasons banks report customers to ChexSystems**

Customers reported to ChexSystems may wonder what are the reasons they were reported to ChexSystems in the first place.

Unfortunately, ChexSystems typically lumps negative information into two very broad categories—account abuse and suspected fraud.

But there's a huge problem with the "account abuse" and "fraud" categories used by banks and checking reporting companies. Neither the banks nor the ChexSystems have a standardized definition of account abuse or suspected fraud.

If a bank believes a customer has not complied with the account terms (e.g., unpaid overdrafts or unpaid fees) they could report the customer as an account abuser. The same exists for customers reported for suspected fraud. Unknowingly depositing a bad check can constitute check fraud.

Read about strategies to [deal with fraud notations](#) as it may take more effort to get removed.

It's important to have some idea why you were reported in order to formulate the proper argument for a dispute.

- Involuntary Closure – Account was closed the bank for unpaid negative balance from overdrafts and fees
- Suspected fraud related to a checking account like depositing uncollectible checks
- Joint account with someone who had unpaid overdrafts or is accused of account abuse
- Information from public records

Finally, ChexSystems records are removed after five years so if disputing ChexSystems does not work, wait it out. A negative ChexSystems report does not necessarily prohibit you from opening a new checking account or finding [bank accounts for bad credit](#).

[Second chance banks](#) design checking accounts for people with a negative ChexSystems file or with bad credit. These types of checking accounts may have monthly fees but give customers an opportunity to upgrade to regular free accounts after 6 to 12 months of handling your account well.

### **More ChexSystems Resources**

- [Banks That Don't Use ChexSystems](#) – Take a look at our list of banks that do not use ChexSystems for a new checking account.
- [EWS \(Early Warning Services\)](#) – EWS is similar to ChexSystems and can prevent you from opening a checking account.
- [Check your ChexSystems Report](#) – Unsure what information exists in your ChexSystems report? Learn how to find out.

- [ChexSystems Scores](#) – Did you know that you have a ChexSystems score similar to a credit score? Find out how to get yours.
- [Account Abuse](#) – Find out why ChexSystems often reports customers for account abuse with no real explanation of what that notation means.

## December 2024 Top 24 Banks That Don't Use ChexSystems

Find out why these 24 banks that don't use ChexSystems are best choice for people looking for no credit check banking options.

Banks that don't use ChexSystems offer a valuable service to the unbanked community.

As many businesses move to a [no cash accepted policy](#), it's going to become burdensome for people without a bank account to perform everyday transactions.

If you're unbanked, don't get shut out from businesses that no longer accept cash.

Here are several banks that don't use ChexSystems willing to open a checking account for people reported to ChexSystems or EWS.

## 24 Banks That Don't Use ChexSystems or EWS



People looking for online banks that don't use ChexSystems should put [Upgrade](#) at the top of the list, check out the features to see why.

#### Features we like most

- \$0 minimum opening deposit
- Get paid up to 2 days faster
- Up to 2% cash back on specific purchases<sup>1</sup>
- Unlimited 1% cash back on other purchases
- Earn up to 4.69% APY on savings with \$1,000 monthly direct deposit
- FDIC-insured up to \$250,000

[Apply Today](#)



SoFi Bank does not use ChexSystems but new customers will need a debit card to fund their account with at least \$10 when opening.

#### Features we like most

- Earn a \$25 bonus by making an opening deposit of \$50.
- Earn an additional bonus up to \$300 by setting up a qualifying direct deposit.
- Get paid up to 2 days faster.
- 4.20% APY on savings balances with direct deposit of any amount.
- Create savings vaults for budgeting.

[Apply Today](#)



Current customers can get paid faster, build credit, earn 4.00% APY all in one place.

#### Features we like most

- Build credit with everyday purchases
- Get paid up to 2 days faster
- Earn points on swipes for cash back
- 40,000+ fee-free ATMs
- Earn up to 4.00% annual bonus on savings
- FDIC-insured up to \$250,000

[Apply Today](#)



Live Oak Bank Savings Accounts earns 4.30% APY, that's 9x the national average, on all balances.

Features we like most

- No Minimum Balance Requirements
- No Monthly Maintenance Fees
- Online Account Opening and Management
- FDIC Insured

[Apply Today](#)



Acorns offers the Mighty Oak debit card with banking features that earns high-yields on the checking and savings account.

Features we like most

- Earn 3.00% APY on Checking and 4.52% APY on Emergency Fund
- Minimum deposit opening deposit \$25
- Get paid up to 2 days early
- Tungsten metal debit card
- No overdraft fees
- 55,000+ fee-free ATMs
- FDIC-insured up to \$250,000

[Apply Today](#)

With [Albert](#), people looking for a second chance banking opportunity can open an account with no minimum deposit requirement.

Features we like most

- \$0 minimum opening deposit
- Earn cashback on gas, groceries, delivery, and more
- Early direct deposit
- Save and invest in the Albert banking app
- FDIC insured up to \$250,000

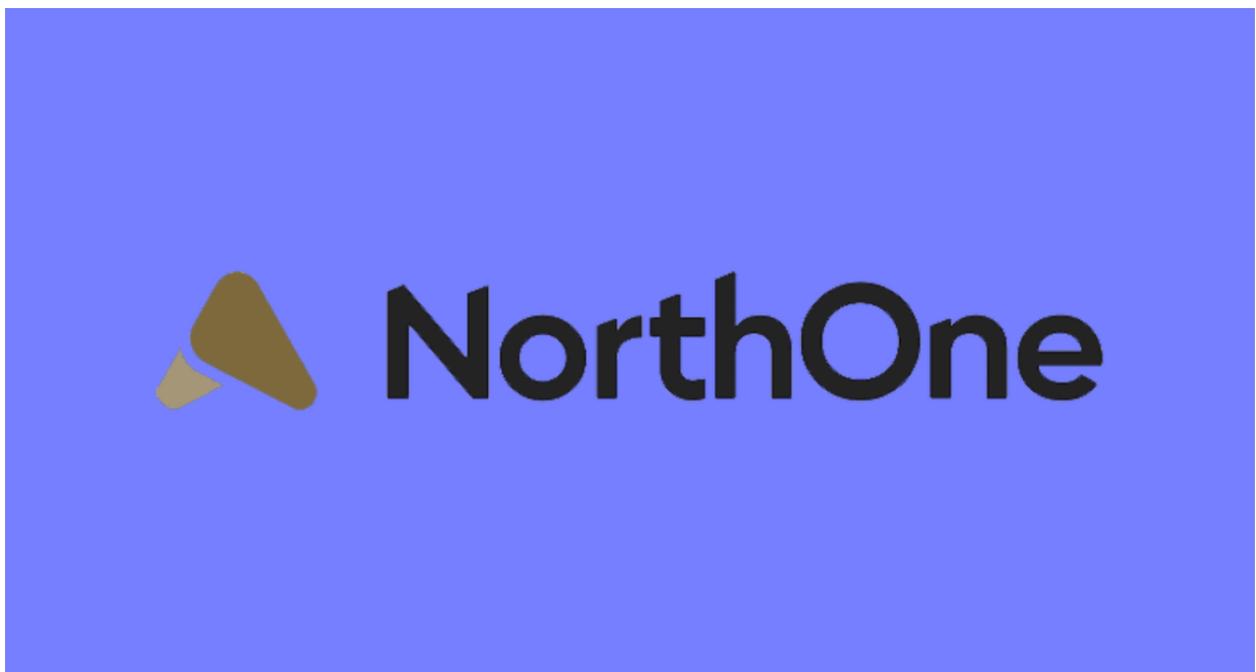
[Apply Today](#)

The [Axos ONE®](#) combined checking/savings account that earns up to 4.86% APY.

### Features we like most

- \$50 minimum opening deposit
- Reimbursements of ATM fees in the US
- Zero monthly fees
- 2 Days Early Payday with direct deposit
- Earn up to 4.86% APY\* on savings, and 0.51% APY\* on checking when you meet requirements.

[Apply Today](#)



Small business owners that need a business bank account with no ChexSystems can grow its business by saving money and using valuable rewards offered by [North One](#).

### Features

- Monthly fees: \$10
- Automatic budgeting: Budget and plan for business expenses with NorthOne envelopes

- Business debit cards: Tap, swipe and buy online with a Mastercard business debit card
- Payment tools: Send ACH and wire transfers from your phone or laptop
- Welcome bonus: For a limited time, get a \$20 credit when you open and fund a new NorthOne Account.
- FDIC insured: Yes

[Apply Today](#)



Novo offers digital banking for businesses that integrates with additional business tools. Novo's free business checking account offers no monthly fees and unlimited refunds for ATM charges.

Features we like most

- Digital tools: Streamlined financial processes that connect to thousands of business apps
- Minimum deposit: \$0
- Customer service: Human-powered customer service
- Perks: Thousands of dollars in exclusive perks
- More Novo Features: Free transfers, virtual debit card, mailed checks, and incoming wires

[Apply Today](#)

## **15 Additional Banks and Credit Unions Exactly What Is ChexSystems?**

ChexSystems is a consumer reporting agency that provides information to banks and other financial institutions about the banking history of its potential customers.

ChexSystems maintains an enormous database of information on consumers who have had bank accounts closed due to mismanagement or who have a history of bounced checks or other banking problems.

[How ChexSystems](#) works is when someone applies for a new bank account, the bank can instantly check ChexSystems to see if the applicant has a history of financial mismanagement.

Pulling a ChexSystems report can affect the bank's decision to approve or deny the application for a bank account.

### **Negative Banking Activity That Can Appear In ChexSystems Reports:**

- Bounced checks
- Overdrafts
- Involuntary closure of accounts
- Negative balances
- Abuse
- Fraud
- Identity theft

- Number of bank account applications

But be aware that ChexSystems is not the only consumer reporting agency that may contain negative banking activity. Here are two additional agencies that collect and maintain consumer banking history:

### **Early Warning Services (EWS)**

[Early Warning Services \(EWS\)](#) is a private financial services company owned by seven major banks that include Bank of America, BB&T (now Truist), Capital One, JPMorgan Chase, PNC Bank, US Bank, and Wells Fargo.

EWS provides fraud prevention, risk management, and payment processing solutions to financial institutions, government entities, and businesses.

Negative EWS records can prevent you from opening a bank account just like ChexSystems.

### **Telecheck**

[TeleCheck](#) is a payment processing company that provides check verification and guarantee services to merchants, businesses, and other organizations.

When a customer writes a check, TeleCheck verifies the customer's information, including their identity and bank account information, to ensure that the check is valid and can be processed.

There are some credit unions that pull a Telecheck report to issue checks when you apply for a checking account.

### **What To Do When Reported To ChexSystems?**

Being reported to ChexSystems could mean you are prohibited from opening a bank account online or in person. Take steps to get removed from ChexSystems if you discover errors.

You have a right to dispute both ChexSystems and the bank that reported the account if you believe an item on your ChexSystems report is inaccurate. The Fair Credit Reporting Act requires ChexSystems and the bank to adhere to investigation requirements for any disputed item. Inaccurate items must be removed.

[ChexSystems disputes](#) are just like [credit disputes](#) in that you must take the same steps to remove negative records.

### **How Far Back Does ChexSystems Go?**

Once you land in ChexSystems that negative notation remains for 5 years from the date the bank reported you. Although the Fair Credit Reporting Act allows ChexSystems to keep records for up to seven years, the agency only keeps them for five.

### **Do Banks Run Credit Reports?**

Banks typically do not run credit reports to open checking accounts unless it's to verify your identity. When you open a checking account, the bank will usually ask you to provide identification, such as a driver's license, and may also ask for your Social Security number.

The bank may then use this information to verify your identity using a credit bureau like Experian, Transunion or Equifax.

Having bad credit may not necessarily prevent you from opening a new bank account. But if you were to apply for overdraft protection, your credit history may be considered.

### **Banks That Don't Use ChexSystems vs. Second Chance Banking**

Here is a quick look at differences in a Non-ChexSystems vs. second chance bank accounts.

#### **Banks that don't use ChexSystems**

- Non-ChexSystems banks simply don't use ChexSystems to verify new accounts – but they may use other consumer reporting agencies such as EWS, Telecheck or a credit check to verify new accounts.
- Customers have very few, if any account restrictions.
- Free monthly checking may be offered.
- Overdraft protection may be offered.
- High daily debit card withdrawal limit.
- High ACH transfer limit per day.
- Unlimited check writing privileges.

## Second Chance Banking

- Your ChexSystems report is typically checked.
- When a bank or credit union offers a [second chance checking account](#), they're willing to overlook a problematic ChexSystems record.
- A monthly service fee is typically required.
- Check writing privileges may be restricted.
- Account is closely watched for the first 12 months.
- Account can be upgraded to regular checking after 12 months if managed well.
- Overdraft protection may not be offered.
- A financial literacy class may be required prior to opening new account.

## 7 Benefits of banks that don't use ChexSystems

There are real benefits to having a traditional checking and savings account that banking alternatives like prepaid debit cards or check-cashing services just can't offer. Here are just a few benefits of banks that don't use ChexSystems:

- Save on check-cashing fees. Save money over time by not having to use check-cashing services. For example, Walmart charges \$4 for cashing checks of up to \$1,000.
- Avoid prepaid debit card fees. Avoid the myriad of fees that often come with prepaid debit cards. For example, Netspend's monthly fee is \$9.95 without Pay-Go, the reload fee is up to \$3.95, and the ATM withdrawal fee is \$2.50. As you can see, there is no way to avoid some kind of fee with prepaid debit cards.

- Keep your money safe. Enjoy a safe and convenient place to stash your cash. It may sound strange, but not everyone saves money in a bank, which could prove dangerous. There have been several [stories](#) where people have lost money saved at home during a fire, even when the [money was kept in a safe](#). If you only have a [savings account for bad credit](#) that would be better than a mattress or an at-home safe.
- Your money is insured. Have the confidence in knowing your money in banks is FDIC-insured up to \$250,000.
- Built-in fraud protection. Purchases made with bank debit cards offer zero liability for fraud.
- Become BFFs with your bank. Establish a relationship with your banker. When you engage in relationship banking your banker may approach you with better offerings on loan rates, insurance, investments, and certificates of deposit.
- Get a mortgage loan. Mortgage lenders require you to provide recent bank statements when applying for a mortgage loan. Prepaid debit cards are not the same as having traditional bank statements.

### **Best practices to manage checking accounts**

It's difficult to find banks that don't use ChexSystems, so when you do open a new checking account, *carefully manage it in order to keep it open*. When you manage your account, you can avoid unnecessary fees, being reported to ChexSystems or Early Warning Services. Here are actions to take for good checking account management:

- Keep track of your balance and any outstanding payments.
- Open and review all bank statements and correspondence.
- Avoid spending more than you have in your account.

- Monitor your account online or on your phone before you withdraw cash at an ATM.
- Check your balance by phone or online before you write a big check or make a big payment.
- Sign up for transaction alerts and low-balance warnings via e-mail or text.
- Don't assume that the money you deposited is available immediately.
- Find out when the money you deposit will be available for your use.
- If there is a "hold" on a deposit, make sure you know when it will be lifted.
- Avoid making a payment using your checking account unless you know for sure the money is in your account.

### **Best Banking Practices For People In ChexSystems**

Managing a bank account comes with great responsibility, especially when you've been reported to ChexSystems.

Once you get to enjoy the freedom to make purchases, pay bills and have peace of mind that your money is safe, it's still important to be diligent about monitoring your account and avoid risky activity, for example:

- Have more than one banking option. Don't put all your eggs in one basket. Banks will sometimes conduct ChexSystems sweeps on existing customers. Bank sweeps can close accounts without warning, even if your account is in good standing. It's dangerous to have all of your money in one place. If a bank closes your account, they can freeze your money up to 30 days.
- Split direct deposits between two checking accounts. That way you'll have access to some funds if one of the accounts is frozen or becomes temporarily inaccessible.

- Immediately report any fraudulent activity you may discover on your accounts. “Suspected fraud” and “[ChexSystems account abuse](#)” seem to be the go-to reasons banks report customers to ChexSystems and Early Warning Services – even when no such activity occurred.
- Close your account the right way. If you close your account, continue to monitor it for several months to ensure there are no unpaid charges, fees, or overdrafts.

If you’ve ever had trouble opening a bank account you’re probably familiar with ChexSystems. But have you heard of EWS?

Early Warning Services (EWS) makes it possible for a shared network of member financial institutions to exchange information regarding account openings, transactions, and other banking activities in an effort to combat and prevent fraud.

While [ChexSystems](#) maintains a huge database on how bank customers manage their accounts, EWS primarily tracks what they deem as fraudulent activity.

### **What is Early Warning Services**

Early Warning Services (EWS) is a private company that maintains and tracks a large database of consumer banking information including activities like check fraud, bank fraud, forgery, check-kiting, check alteration, counterfeiting and more.

EWS is like a credit bureau for banks that collects and shares information about fraud and suspicious activity in consumer bank accounts.

### Who Owns EWS

Early Warning Services is jointly owned by seven of the [top largest banks](#) in America:

- Bank of America
- BB&T
- Capital One
- JPMorgan Chase
- PNC Bank
- U.S. Bank
- Wells Fargo



Early Warning Services is also the company behind the popular peer-to-peer mobile payment platform Zelle. Most transactions completed through Zelle are free.

Over 1,000 banks and credit unions are partnered with Zelle that allows users to send money to each other digitally.

## How EWS Works

EWS plays a crucial role in fraud prevention and payment solutions within the US financial system with a range of tools to help financial institutions:

- Verify consumer identities
- Detect potential fraudulent activity
- Assess the risk associated with transactions

## Banks and Credit Unions Subscribe to use EWS

EWS screens potential bank and credit union customers in a branch and online, sharing information about a potential customer's risk.

Here are some activities customers are screened for:

- Check Fraud
- Account Abuse
- Forgery
- Counterfeiting
- Check Alterations
- Paperhanging
- Check Kiting

If you've ever had difficulty opening a bank account, it's possible information from Early Warning Services played a role in the bank's decision and you may have to rely upon [second chance banking](#) or [banks that don't use EWS](#) to open a checking account.

## What EWS considers as risk transactions

Using your bank account for any kind of fraud is a major red flag. Individuals participating in the “Chase Money Glitch” fall into this category, having committed check fraud.

But the problem with some fraud notations is that customers may unintentionally commit fraud, for example:

Let’s say a family member, employer, or even business gives you a check. You deposit that check. If the check bounces, your bank’s risk department may report fraud to Early Warning Systems. Even if you cover the check deposit immediately, the bank can still report fraud to EWS when no fraud was originally intended.

Customer risks could include fraud committed at another financial institution also.

## How Early Warning Services Impacts Consumers

Consumers may be prevented from opening a bank account, in-branch or online due to a report in Early Warning Services.

What’s worse, a bank may open an account for you only to close it a week or two later after their loss prevention department screens your new account.

Many times consumers are unaware of any report to EWS and only find out when they are attempting to open a bank account or write a check.

EWS can prevent you from writing a check too. [Telecheck](#) may not be the reason your check was denied. Consumers have complained being reported to Early Warning Services for minuscule amounts. Some consumers have paid those small amounts and are still unable to open a bank account or write a check.

### **EWS is a Consumer Reporting Agency**

Early Warning Services is a consumer reporting agency, just like [ChexSystems](#) and [Telecheck](#), that means consumers have rights under federal and state laws.

An [EWS report can be ordered](#), free of charge, once every 12 months. You can also order your EWS consumer report any time but it may be subject to a fee.

You are entitled to a free file disclosure if:

- You've been denied services based on your EWS consumer report.
- You are the victim of identity theft and place a fraud alert in your file.
- Your file contains inaccurate information as a result of fraud.
- You are on public assistance.
- You are unemployed but expect to apply for employment within 60 days.

### **Disputing Items on Your Early Warning Systems Report**

Consumers can dispute EWS records just like you can [dispute credit report items](#) as well as [ChexSystems records](#). The Fair Credit Reporting Act requires accurate and complete information be reported.

If you find information in your EWS consumer report that you believe is inaccurate or incomplete, [dispute EWS](#) records directly with Early Warning Services; or, in the alternative, you can dispute directly with the financial institution that reported the negative information.

EWS is required to correct or remove false information in a consumer's disclosure file within 30 days of receiving the dispute. Under the FCRA, banks must conduct a reasonable investigation of your dispute.

Negative information can remain in a consumer's EWS report for up to seven years if they're accurate and factually correct.

**Congrats!!!! You now have the knowledge to remove anything from your credit files and boost your scores fast. You can also leverage your new high credit scores to attain business funding as well. As a bonus, we've included our manual "Everything you need to know about business credit" absolutely free!!!!**

700 Publishing, LLC

**Everything You Need To  
Know About Business Credit**

**A Step By Step Guide  
To Generate \$300K+  
In Business Credit  
In 45 Days!!!!**



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### Business Credibility

One of the most important parts to establishing your business credibility is making sure ALL your business records list the same business information.

Anyone can pull your business credit. It is unlike personal credit where a signed authorization needs to take place. When someone pulls your business credit, they can view many intimate details about your business.

Lenders verify these details during the underwriting process. Mismatched records are one of the most common reasons a fundable deal is declined.

This guide will assist you in setting up your business the right way!

### Business Entity

To establish business credibility, you first must have a business! One of the first steps is to officially file/register your entity with the Secretary of State in your headquarter state.

If you are filing in a state other than your headquarter state, be sure to foreign file in you headquarter state too. Lenders will need to see a paper trail to your local state.

The filing process and fees are different in every state. Some states require your entity to be renewed annually to stay in good standing. Keep your entity updated with your correct business information including your address and ownership. Your business entity is the beginning process of establishing credibility so do it right. Make sure to consider all the following items before you file because some will need to be included in your filing:



### Business Structure

When setting up your business entity you will likely ask yourself what type of entity you should establish. Each entity has their own tax and liability differences.

There are four (4) major structure types:

Corporation - generally for more larger, complex, and established companies with employees

Limited Liability Company (LLC) - offers efficient tax options, limited liability, and the flexibility of partnerships

Sole proprietorship - owner is personally liable and responsible for the business. Many people don't consider a sole proprietorship or DBA as an actual business entity.

Partnership - several variations will allow parties to combine into a partnership

Weigh the options and understand the tax and legal benefits to each option.

### Business Name

Selecting the right business name for you and your product/service is super important because it is one of the first ways others identify with you and your brand.

Before you purchase your domain, build a website, or print business cards, make sure the name you select is available with your Secretary of State. You also may want to use sites such as

namechk.com to check the name availability across social platforms.

Consider a few business names in case your first choice is unavailable.

Once you make your business name selection, make sure you are consistent with the exact spelling, punctuation, etc. across all business filings and accounts. This includes the Secretary of State, IRS, banking institutions, and other entities. Name variations across accounts may raise concerns.

Lastly, be aware that there are some high-risk industries that may guarantee a decline with creditors. Additionally, using high-risk industry descriptions in your business name may limit your financing options. Consider adding words such as "Consultant" or "Enterprises" to the end of your business name to keep it somewhat general and keep financial institutions from placing your business on the restricted lists, which can impact your business.

#### Restricted industries (automatic decline) include:

- Ammunition or weapons manufacturing (wholesale and retail)
- Bail b o n d s
- Check cashing agencies
- Energy, oil trading, or petroleum extraction or production
- Finance: (federal reserve banks, foreign banks, banks, bank holding companies, loan brokers, commodity
- brokers, security brokers, mortgage brokers, mortgage bankers, mortgage companies, bail bond
- companies, or mutual fund managers)
- Gaming or gambling activities
- Loans for the speculative purchases of securities or goods
- Pawn shops
- Political campaigns, candidates, or committees
- Public administration (e.g., city, county, state, and federal governmental agencies)
- X-rated products or entertainment
- High-Risk Industries (subject to stricter underwriting guidelines):

- Agriculture or forest products
- Auto, recreational vehicle or boat sales
- Courier services
- Computer and software related services
- Dry cleaners
- Entertainment (adult entertainment is to be considered restricted)
- General contractors
- Gasoline stations or convenience stores (also known as c-stores)
- Healthcare; specifically nursing homes, assisted living facilities, and continuing care retirement centers
- Special trade contractors
- Hotels or motels
- Jewelry, precious stones and metals; wholesale and retail
- Limousine services
- Long distance or "over-the-road" trucking
- Mobile or manufactured home sales
- Phone sales and direct selling establishments
- Real estate agents/brokers
- Real estate developers or land subdividers
- Restaurants or drinking establishments
- Software or programming companies
- Taxi cabs (including the purchase of cab medallions)
- Travel agencies

### Business Address

One aspect of the vetting process for most lenders is to verify your business address to see if in fact your business is a "real" business. As you can imagine, the more professional and

legitimate your business is or appears to be, the better! Many lenders prefer that a business has an actual physical business location. Some lenders, specifically revenue based lenders, may decline you if your business doesn't have a physical business location. Note: the business address you use should be one that you intend to use long-term.

Many lenders use USPS tools to verify business locations. Refrain from using an address that other businesses are using such as a P.O. Box or UPS address as your physical address.

Lenders show concern when a P.O. Box or UPS address is listed as the only business address on file. You can use a P.O. Box or UPS address as an additional mailing address, but any documents and filings also should have a deliverable physical address.

- Must be a real brick-and-mortar building
- Deliverable physical address
- Should not be a home address
- Should not be a P.O. Box
- Should not be a UPS address

Your residential address can suffice as your business address in some cases, but it is not recommended, especially if you are looking to build and scale your business and maximize funding opportunities. One budget friendly solution is securing a virtual office. Virtual offices can give your business a professional presence with a physical address, business phone number, meeting spaces, and other amenities without the high overhead costs of owning/renting a brick-and-mortar office.

## Business EIN

Once you have established your business entity, the next step is to apply for your Employer Identification Number (EIN). Similar to your personal social security number, your business EIN is a nine-digit federal government identification number that you will use to identify your business for all future uses.

It is important to use the exact same business information when registering for your EIN that you used to establish your business entity. Lenders and other groups can verify against the information, and the slightest variance can result in declines or incorrect reporting.

**APPLY FOR YOUR EIN:**

**[www.irs.gov](http://www.irs.gov)**

**Business Phone & 411 Listing**

Lenders can see if your business phone number is a cell phone, residential number, or an actual business phone number. It boosts your business credibility to have an actual business phone number. Also, depending on your business model, it may be appropriate for you to have a 1-800 number as well as a local business number.

There are many inexpensive virtual business phone services available.

Here is a link to one of our recommended providers:

**Freedom Voice: <https://freedomvoice.page.link/YA5WSM8vcBvSM3CK7>**

After establishing your business phone number, we recommend you list it under the National 411 Directory, so lenders can verify your business more easily. Keep in mind that unfortunately, cell phone numbers can't be listed in the National 411 Directory.

You can go to [listyourself.net](http://listyourself.net) or other similar services to list your business phone number.

Once submitted, it takes about one week for your business phone number to be listed. Check to see if your phone number has been listed by dialing your area code and 555-1212. If you call from your cell phone, your cell phone company will forward you to their independent 411 service, so you should call the number from your business phone to verify.

**Business Website & Email**

Lenders and potential customers likely will search for your website. A valid and operational website can boost your credibility drastically. A business email address is equally important. An email address with your company domain appears more professional and credible than using a free or personal email address. For instance [williams@abctechnologies.com](mailto:williams@abctechnologies.com) versus [williamstechnologies@gmail.com](mailto:williamstechnologies@gmail.com). There are many options when building a website from professional services to do it yourself services.

**Business Banking Accounts**

Some people will say your business is not truly official until you have a business banking account. When you are establishing your business bank account, make sure your business

information is correct and accurate including correct spelling and punctuation. It should be the same business info you have used on all other filings.

**Note: Have you ever noticed how bankers seem to ask 101 questions when you go to open a new bank account? Yes, most bankers are friendly and want to establish a relationship with you, but they also are vetting you during this time, and they are trying to determine what categories and lists to place you on! Don't feel obligated to answer every question in extreme detail. It is okay to generalize some answers. (i.e. "I am a consultant.")**

Don't get put on the restricted list!

Depending on your business, product/service, anticipated revenue, etc., it may be wise for you to establish a merchant account with your banking institution or another third party.

Merchant accounts simply provide you the ability to accept credit and debit cards.

Having flexible payment options is a huge benefit to your business and the customer, and you'll notice customers tend to spend more with credit and debit card payment options.

Having a business merchant account also may increase financing opportunities down the road.

## Establishing Business Credit

### Trade Accounts

Now that your business is set up and ready to roll, the next step is to start building business credit by establishing business trade accounts.

It is important to note that not all business creditors, lenders, vendors, etc. report your business credit history!

Trade accounts (sometimes referred to as vendor accounts) are typically store accounts in which a vendor extends credit to a business to purchase products/services, and the business pays for the goods later, which typically is negotiated with 30, 60, or 90 day net terms.

Once they are established, these trade accounts will begin reporting to the business credit reporting agencies and begin building your business credit profile. Lenders rely heavily on your business credit profile to help determine whether they are going to approve your loan amount and its terms. In fact, most of the lending decisions for small businesses are automated, and lenders use computers and complex algorithms in the underwriting process to verify your information and identify data points.

We recommend you establish and build these trade accounts in stages. At the end of this guide, we provide a detailed breakdown of various trade accounts that you may want to consider establishing, the data points lenders will be evaluating, and the stage at which we recommend establishing these accounts to build your business credit.



## Business Credit Reporting Agencies

### Business Credit Reports

When you're trying to get a business loan, establish payment terms with a new vendor, or get any type of business credit, your business credit report can be a major factor in your success.

This is why you should monitor it regularly!

Studies show that 72% of business owners don't know their business credit scores. If you're one of those business owners who don't know their scores, here are four great reasons to check your business credit on a regular basis:

**Mistakes happen.** Your business credit may get mixed up with the credit from another business, or one of your vendors or lenders may report incorrect information. If you

don't check your report, you won't know.

**Credit scores change.** Every time new information is reported by your lenders and vendors, your credit reports and scores may change.

**Fraud can occur.** Business credit fraud or identity theft is a growing problem and may result in negative information on your reports. Monitoring your credit can alert you to suspicious activity.

**Get better financing.** Business owners who understand their business credit profile are more likely to maximize their financing potential.

Currently, there are no companies that offer full business credit monitoring for all business credit agencies. This means that to view your business credit reports with each business credit agency, you'll likely need to purchase a report with each agency independently.

Check out this business credit monitoring platform: [NAV.com](https://www.nav.com)

When your business creditors report your payment history, they're reporting the business name, address, and payment data. This means that if you use multiple variations of your business name or business address, you could have separate business credit reports with each agency. For example, if you use "XYZ Construction Inc" with your lumber supplier, but you use "XYZ Inc" with your office supply store, you'll have two separate business credit reports because the business name you used with each company is different. In this instance, you'll want to contact the business credit reporting agency to merge multiple reports.

As you use the same information on all business credit accounts entity documents, licenses, etc., your payment data will match up and build a single business credit report.

### **The Big 3 Business Credit Reports**

Dun & Bradstreet, Experian, and Equifax are the "big three" business credit bureaus that generate business credit reports. These credit reports are created automatically as your business creditors report information about your business. Therefore, when you are applying for business credit with a creditor, it is important that you select creditors that report your

business credit. Most lenders or creditors check business credit, but many do not report payment history back to all 3 business credit bureaus. Some creditors only report negative payment history.

Each commercial credit bureau looks at the information they gather in a slightly different way, which can make understanding business credit reports a bit confusing. Here's what you need to know about the business credit bureaus, the information they collect, and the ways it affects your business.



Of the "big three" credit bureaus, D&B is the only credit bureau that focuses exclusively on business credit. They report primarily on how a business interacts with vendors and other suppliers, which is why potential suppliers often look at your D&B reports before they offer your business trade credit.

In addition to business-to-business data submitted by suppliers, D&B also looks at public records, industry data, and other historical data in your D&B profile to compile their credit scores. The PAYDEX Score is the best-known.

The 100-point PAYDEX score reflects how reliably you've paid your bills and kept your financial obligations to vendors and suppliers that report to D&B. Unfortunately, if you are currently with suppliers who don't report to D&B, that information won't be included when they are calculating your PAYDEX score. Because the PAYDEX score is so important, you should encourage current vendors that don't report your credit history to D&B to do so, or switch to vendors who do report.

Other D&B business credit scores include:

- Delinquency Predictor Score:** This score measures whether a business is likely to pay their bills late or go bankrupt over the next 12 months.
- Failure Score:** This score is designed to predict the possibility that a company will seek legal relief

from creditors or go out of business and leave creditors unpaid in the next 12 months.

«Supplier Evaluation Risk Rating: This rating predicts the likelihood that a business might stop delivering its goods and services over the next 12 months.

• **D&B Rating:** This rating relies upon company financial statements and other public information to

develop an overall rating for a business's creditworthiness. Making sure that your D&B profile includes accurate, up-to-date financial statements can improve your D&B rating greatly.

• **Credit Limit Recommendation:** Banks and creditors may look at this recommendation, which is based on business's size, industry, and payment history.

#### HOW TO APPLY FOR YOUR FREE DUNS NUMBER WITH D&B:

- Follow this link: <https://www.dnb.com/duns-number/get-a-duns.html>
- Click the drop down on the primary reason for D-U-N-S Number and choose what best applies for your business.
- Then, fill up all the form most especially those with asterisk. You do not need to fill out those fields without an asterisk because that information is not required.
- «Submit the form.
- It will give you a search result. If you do not find your business in the search result, click "Get D-U-N-S Number" at the bottom of the search list.
- It will route you to a page where there are three options you can choose.
- Choose and click the "Get Started" button at the bottom of the first box which is D-U-N-S Number + Credit Signal - Free.
- Put in your first name, last name, and email.
- «Select the "I agree to the Product License Agreement and Privacy Policy Box," then click "Register."
- You will receive an email for a temporary password.

- Manually type in the temporary password they provided (which is on the email just sent
- you) in the password section on the D&B page, then click "log in."
- It will ask you to change your password.
- To change your password, type in the temporary password they gave you and put in your
- new password. Confirm it by retyping your new password.
- "Then, click update.
- Once updated, it will route you to the Company Information Form.
- Fill up the fields with the asterisk. It is okay not to put information on the field without
- asterisks because those fields are not required.
- You don't necessarily need to select the promotional boxes at the bottom of the form for
- Legal Zoom and ADP subscriptions. It will be up to you if you really need those options.
- Once you are done filling it out, you can click submit.

After submission you will be routed to a page confirming that you have submitted a request successfully, and you will get your DUNS number within 2 to 4 weeks.

A representative from D & B likely will call you to offer and sell their various services. Please consult with your team before making any purchases directly with D & B. Typically, we don't recommend additional purchases with D & B no matter how urgent they make it sound.

Business credit bureaus don't operate like personal credit bureaus and don't follow the same regulations.

### **Updating D&B**

You can update your own business information with D&B by logging into your purchased monitoring account or the free update account. Once you are logged in, edit your business information. Some factors can't be adjusted like your incorporation date, officers, or financial data. To edit these items, you will need to call or email D&B directly. Be aware that you may need to furnish supporting documentation. If the documents don't support the

changes you have proposed, your information won't be updated.

Special note: D&B can red flag accounts if they feel the business is trying to set up a business credit report dishonestly. All information that you submit should be factual.

### **Equifax**

Equifax transforms data collected by the Small Business Finance Exchange (SBFE) into a report. The SBFE is an association of U.S. small business lenders who report payment data on their small business customers. Because this data directly reflects how small businesses interact with lenders, banks use it to evaluate your creditworthiness.

Like the other business credit bureaus, Equifax also uses trade credit information and data from the public record, such as liens, bankruptcies, or judgements against a business to compile a company's credit report.

Equifax credit reports include:

- **•Payment Trend and Payment Index:** This shows the business's payment trends over the past 12 months and compares to industry norms.
- **•Equifax Business Credit Risk Score:** This predicts the likelihood of a business incurring a 90-day severe delinquency or charge-off over the next 12 months. The score ranges from 101 to 992; lower scores indicate a higher risk.
- **•Equifax Business Failure Score:** This predicts the likelihood of a business failing through either formal or informal bankruptcy over the next 12 months. The score ranges from 1000 to 1610; lower scores indicate a higher risk.

### **Updating Equifax**

Business Equifax will ask that you update your information through your creditors. After multiple billing cycles, if the errors aren't corrected, you also can try to contact their customer service group.

For more info, visit: <https://www.equifax.com/business/>

### **Experian**

Experian collects credit information from suppliers and lenders. They also look at information available in the public record including legal filings from local, county, and state

governments, as well as information from credit card companies, collection agencies, corporate financial information, and other databases.

Experian gathers a lot of data from banks too. They look at the number of credit transactions and outstanding balances a business has. They analyze payment habits, available credit, and the details of any current liens, judgments, or bankruptcies. Time in business, the size of your business, and your business's Standard Industry Classification (SIC) codes are also part of your Experian Business Credit Score. This score ranges from 0 to 100 and breaks down as follows:

**\*0-15: High Risk**

**\*16-30: Medium Risk**

**\*31-80: Good Credit**

**\*80-100: Excellent Credit**

Experian also generates a Financial Stability Risk Rating that measures the risk of a company going into bankruptcy or severe financial distress in the next 12 months. This rating ranges from 1 to 5, with lower ratings indicating a lower risk. Because Experian collects both trade data and bank data, their business credit report could be considered the most balanced of the "big three." Whether you rely primarily on trade credit for capital, access capital from a bank, or both, Experian will have data on your business.

### **Updating Experian**

You can update your information with Business Experian by going to [www.businesscreditfacts.com](http://www.businesscreditfacts.com). You may be asked to verify yourself as an individual authorized to make the changes.

For more info: <https://www.experian.com/small-business/establish-business-credit>

### **Tier I Vendors**

Start building your business credit by adding trade accounts.

**Add 3 trade accounts from Tier I.**

When you make a purchase, do it on your net /credit terms. It is payments on net/credit terms that are reported.

To ensure that your vendors report your payments, make a purchase of \$50 or more.

It typically takes 30-90 days for your payments to report on your business credit reports

**Tier I Vendors**

76

Phone: 855-241-1818

Website: <https://www.76fleet.com>

Reports to: D&amp;B, Experian and Equifax

**Description:**

76 has been on the driver's side for more than 80 years now. The brand's history traces its original company roots all the way back to Santa Paula, California and Lyman Stewart, a co-founder of Union Oil Company of California. Today 76 is owned by Phillips 66 Company providing you with TOP TIER® gas in more than 1,800 retail fuel sites in the United States, and giving you its trademark customer service from day one.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)
- Can be used at any P66, 76, or Conoco fueling location.

To Apply: Online or over the phone

Terms: Net 15

**Tier I Vendors**

Advanced Auto Parts

Phone: 877-280-5965

Website: <https://shop.advanceautoparts.com/>

Reports to: D&B

**Description:**

Advance Auto Parts, Inc. is a leading automotive aftermarket parts provider that serves both professional installer and do-it-yourself customers. As of October 6, 2018, Advance operated 4,981 stores and 139 Worldpac branches in the United States, Canada, Puerto Rico and the U.S. Virgin Islands. The Company also serves 1,229 independently owned Carquest branded stores across these locations in addition to Mexico, the Bahamas, Turks and Caicos, British Virgin Islands and Pacific Islands. Additional information about Advance, including employment opportunities, customer services, and online shopping for parts, accessories and other offerings can be found at [www.AdvanceAutoParts.com](http://www.AdvanceAutoParts.com).

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Initial limit \$1000

To Apply: At the branch

Terms: Net 7 or Net 30

**Tier I Vendors**

Flying J

Phone: 865-474-2953

Website: <https://www.pilotflyingj.com>

Reports to: D&B

**Description:**

With over 60 years in business, Flying J is one of the leading gas station or company in the country.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Truckers and Diesel accounts require DOT Registration
- If you don't have an active DOT, they will ask for a lease agreement from the company you possibly lease to.
- Axle fuel credit card can be used at Pilot and Flying J locations, locations within the One9 Fuel Network, and Pilot Flying J Truck Care locations. One of the benefits of the Axle card is you can use it at over 900 locations nationwide!

To Apply: Online

Terms: Net 7

**Tier I Vendors**

Global Voice Direct

Phone: 877-308-5803

Website: <https://globalvoicedirect.com/>

Reports to: Experian and Credit Safe

**Description:**

All-Inclusive Cloud Phone System with Voice, Fax, SMS & HD Meetings, Business credit line, business tradeline, start-up vendor account, Conferencing, audio.

**Special Note:**

This company's normal turnaround time is 24 hours or greater due to volume.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Annual membership of \$149 upon application

To Apply: Online

Terms: Net 30

**Tier I Vendors**

Grainger Industrial Supply

Phone: 800-472-4643

Website: <https://www.grainger.com/>

Reports to: D&B

**Description:**

Grainger works with more than 1,300 suppliers to provide customers with electrical, fasteners, fleet maintenance, HVACR, hardware, janitorial, material handling, pneumatics, power tools, pumps, and much more.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business registered to Secretary of State (SOS) for at least 60 days old.
- If a business doesn't have an established credit, they will require additional documents like accounts payable, income statement, balance sheets, etc.

**Apply:** Online or over the phone

**Terms:** Net 30 , Net 45, Net 60 or Net 90

**Tier I Vendors**

Hardware Express

Phone: 800-335-9072 (Credit Dept. selection number 2)

Website: <https://www.e-hardwareexpress.com>

Reports to: Experian

**Description:**

Hardware Express is positioned as the fill-in supplier in a \$300 billion industry that includes hardware retailers, home centers, and building supply and mobile home retailers. Our value proposition focuses on "just in time" inventory and daily delivery on high-velocity items, while differentiating ourselves from other national hardware distributors through competitive pricing without membership, break pack, or miscellaneous fees. We also provide a substantial private label product offering, allowing for enhanced margins for retailers.

**Special Note:**

Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these four accounts.

Unfortunately, virtual addresses are not accepted.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business
- Virtual addresses are not accepted

To Apply: Over the phone at 888-803-4469

Terms: Net 30

**Tier I Vendors**

HD Supply

Phone: 800-798-8809

Website: <http://www.hdsupply.com/>

Reports to: Equifax

**Description:**

Has a huge selection of tools and materials. It ranges from hand tools, power tools, concrete products and accessories, rebar fabrication, fasteners, connectors, erosion control materials, pipes and fittings, waterproofing needs, drywall accessories and everything to keep your crews safe. You'll also find tool repair service or rental forms, braces, hardware and decorative stamps at many locations.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- At least 1 year in credit reporting

To Apply: Online

Terms: Net 30

**Tier I Vendors**

**KUM & GO**

**Phone: 800-517-7556**

**Website: <https://www.kumandgofleet.com/>**

**Reports to: D&B, Experian and Equifax**

**Description:**

In 1959, William A. Krause and Tony S. Gentle created a convenience store concept where people could buy gas & groceries. But more than that, they pioneered a belief system. Whether it's keeping the store sparkling clean, treating every customer like a friend, or donating our time and money to great causes, we strive to make every day just a little bit better and brighter for all.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply: Online or over the phone**

**Terms: Net 15**

**Tier I Vendors**

Marathon

Phone: 866-562-1045

Website: <https://www.marathonbrand.com>

Reports to: D&B, Experian and Equifax

**Description:**

Marathon Petroleum Company LP's (MPC's) marketing organization is recognized as a consistent leader in the petroleum industry. MPC provides transportation fuels, asphalt, and specialty products throughout the United States. Our comprehensive product line supports commercial, industrial, and retail operations.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier I Vendors**

MURPHY USA

Phone: 800-950-6128

Website: <https://www.murphyusafleet.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Headquartered in El Dorado, Murphy USA opened its first store in Chattanooga, Tenn., in December 1996. Today, Murphy USA operates more than 1,400 stores in 27 states and employs more than 10,000 people. The stores provide quality, low-priced fuels, and outstanding service to nearly 2 million customers every day to get them where they need to go.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier I Vendors****Supply Works**

Phone: 888-820-6515 (Credit Dept selection number 2)

Website: <https://www.supplyworks.com>

Reports to: Experian

**Description:**

Home Depot Pro, formerly SupplyWorks, powers pros to get more done. We are your single-source supplier for facilities maintenance supplies, including everything from cleaning and janitorial supplies and PPE to plumbing parts and lighting products.

**Special Note:**

Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these 4 accounts.

Unfortunately, virtual addresses are not accepted.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business

To Apply: Online or over the phone.

Terms: Net 30

**Tier I Vendors**

The CEO Creative

Phone: 754-755-0445

Website: <https://theceocreative.com/>

Reports to: Equifax and Credit Safe

Has been reporting to D&B up till December but stated that they are working on restoring that.

**Description:**

Get low price electronics with great quality. Wireless buds, cameras for cars and trucks, speakers and more. Get quality custom design and branding services. Create your own logo, business cards, business accessories and more.

**Special Instruction:**

-Membership fee includes access to all their products, member discounts -access to web printing and graphic design at a discounted rate. Annual Fee (Run Biz credit report, Maintain monthly reporting). Membership fee will not be reported to credit bureaus.

-Minimum order of \$40 to report.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- At least 90 days time in business
- Yearly membership fee of \$69.00.

To Apply: Online or over the phone

Terms: Net 30

**Tier I Vendors****ULINE**

Phone: 800-295-5510

Website: <https://www.uline.com>

Reports to: D&B and Experian

**Description:**

Uline is the leading distributor of Shipping, Industrial, and Packing materials, Industrial and Janitorial Products. 99.5% of Uline's orders ship the same day, with no back-orders.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Application may be approved for net 30 at time of order. Upon final review, Credit Department may change to a few pre paid orders, before a Net 30 is granted

**To Apply:**

Will need to create an account first, than place an order and select Net 30 terms. Credit dept. will review the account.

Terms: Net 30

**Tier I Vendors****WEX Fleet**

Phone: 800-395-0812 option 3

Website: <https://www.wexinc.com/solutions/fleet-management/>

Reports to: D&B, Experian and Equifax

**Description:**

Wrights Express (WEX Card) offers universal fleet cards, heavy truck cards, and universally accepted business fleet cards designed with features that support the small business, including a rewards program.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or Over the phone

Terms: Net 15 (WEX Fleet Card), Net 26, or Revolving (WEX FlexCard)

**Tier I Vendors**

Wilmar

Phone: 888-803-4470

Website: <https://www.wilmar.com/>

Reports to: Experian

**Description:**

At Wilmar, we're bringing you more of what you need to stay ahead in a highly competitive industry: more products, more convenience, and more services. Now part of The Home Depot® family of quality brands, we are the nation's largest distributor of maintenance supplies exclusively for apartment housing with a dedicated focus on providing quality products and proven solutions to improve your property performance.

**Special Note:**

Barnett ,Hardware Express,Supply Works and Wilmar are one entity, each offering different products. Please only apply for one of these 4 accounts.

Unfortunately virtual addresses are not accepted.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business

To Apply: Online-need to fill-up the credit application form and send that via email: [customercare@wilmar.com](mailto:customercare@wilmar.com) or Fax: 800.436.9192

Terms: Net 30

## Tier II Vendors

You currently should have 3 trade accounts reporting to your business credit reports.

**Now, add 3 more accounts from Tier II.**

When you make a purchase, do so on your net/credit terms. It is payments on net/credit terms that are reported.

To ensure that your vendors report your payments, make a purchase of \$50 or more.

It typically takes 30-90 days for your payments to report on your business credit reports

**Tier II Vendors**

7-Eleven

Phone: 866-910-7991

Website: <https://www.7-eleven.com/>

Reports to: D&B, Experian and Equifax

**Description:**

The more you fuel at 7-Eleven, the more you save – up to 7¢ off per gallon on any fuel brand at our pumps!

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit history
- At least 1 year in business
- If less than 1 year in business will need a PG. Can give a 500 deposit instead of using a PG.

To Apply: Online

Terms : Net 15

**Tier II Vendors**

Amazon

Phone: 866-634-8381

Website: <https://www.amazon.com>

Reports to: D&B and Equifax

**Description:**

Online shopping from the earth's biggest selection of books, magazines, music, DVDs, videos, electronics, computers, software, apparel & accessories, shoes, and much more.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- No minimum time in business if strong business credit history
- Will pull business credit reports to make sure some established business credit history.
- Must have a good D&B paydex score of 80 or higher and a good Equifax business credit score
- The company has been in business for more than 2 years but does not have an established business credit history, a Personal Guarantee (PG) is recommended but not required. It may increase the likelihood of approval and is recommended if you have a young or small business. And not enough business credit history.

To Apply: Online

Terms: Net 55

**Tier II Vendors**

CDW

Phone: 800-800-4239 option 4

Website: <https://www.cdw.com/>

Reports to: D&B

**Description:**

CDW is a leading multi-brand technology solutions provider to business, government, education, and healthcare organizations in the United States, the United Kingdom, and Canada. A Fortune 500 company with multi-national capabilities. Our broad array of offerings range from hardware and software to integrated IT solutions such as security, cloud, data center, and networking.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Must have a good D&B paydex score of 80 or higher
- At least 2 years in the business

To Apply: Over the phone

Terms: Net 30

**Tier II Vendors****Creative Analytics**

Phone: 202-688-3932

Website: <https://creativeanalyticsdc.com/>

Reports to: Equifax and Credit Safe

**Description:**

A digital marketing agency and management consulting firm, Creative Analytics offers office products such as small electronics, desk and office décor/accessories, fitness items, beauty professional tools, kitchen items, etc. as well as monthly digital marketing services (e.g. websites and social media plans).

**Special Instructions:**

Account holders with monthly subscriptions get monthly revolving accounts with credit lines of up to \$10,000 reported. There is a \$79 fee to apply (refunded if denied based on criteria below) and \$100 minimum purchase to be reported. The annual fee counts toward that minimum.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Established business for at least 30 days
- Must have a good D&B paydex score of 80 or higher
- Has a yearly membership fee of \$79

To Apply: Online

Terms: Net 30

**Tier II Vendors**

Digi-Key

Phone: 800-338-4105

Website: <https://www.digikey.com/>

Reports to: D&B

**Description:**

Digi-Key is one of the fastest-growing distributors of electronic components in the world. Founded in 1972, Digi-Key was a pioneer in the mail-order catalog business and a key resource for design engineers. Today Digi-Key offers the world's largest selection of electronic components in stock and available for immediate shipment.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- 3 accounts reporting

To Apply: Online

Terms: Net 30

**Tier II Vendors****ExxonMobil**

Exxon Mobil

Phone: 855-447-1632

Website: <http://exxonmobil.com/>

Reports to: D&B and Experian

**Description:**

ExxonMobil, one of the world's largest publicly traded energy providers and chemical manufacturers, develops and applies next-generation technologies to help safely and responsibly meet the world's growing needs for energy and high-quality chemical products.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 1 year in business
- Must have a good D&B paydex score of 80 or higher
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply:** Online or Over the Phone

**Terms:** Net 15

**Tier II Vendors**

Fleet Pride

Phone: 361-883-4358

Website: <https://fleetpride.com/>

Reports to: D&B

Description:

FleetPride specializes in selling Parts and providing Services for heavy-duty trucks and trailers, primarily Class 6-8. We serve all vocations and sell to multiple industries, including agriculture, construction, energy, freight and shipping, food and beverage, leasing, long and short haul, mining, transit and school bus, waste management, intermodal and work trucks.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Three (3) trade credit references
- Tax exempt information – if applicable
- No minimum time in business

To Apply: Online

Terms: Net 30

**Tier II Vendors****GetGo**

Phone: 800-841-1426

Website: <https://www.getgofleet.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Whether your fleet operates regionally or drives your business further, GetFleet from GetGo delivers savings and control tools that put fleet managers in the driver's seat!

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier II Vendors**

Global Fleet

Phone: 800-903-5338

Website: <https://www.global-fleet.com>

Reports to: D&B, Experian and Equifax

**Description:**

Owned and operated by CSI Enterprises, Inc., Global-Fleet has been a recognized leader in the commercial fleet fuel business for over 30 years, with international customers spanning the Americas, Canada, Europe and Asia. We provide our clients with the most advanced fleet fuel program available, supported by 24/7 customer service.

**To Qualify:**

Global Fleet

Step 5 (Net 30)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- 3 years in business for Global Fleet, Voyager CSI Fleet, and CSI Fleet M/C
- Personal Guarantee (PG) may not be required, based on credit check

Global-Fleet- Flex

Step 7- Flex (Net 30 or Revolving)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A Personal Guarantee (PG) is required

To Apply: Over the phone

Terms: Net 30 or Revolving

**Tier II Vendors**

Graybar

Phone: 855-347-2839

Website: <https://www.graybar.com/store/en/gb>

Reports to: D&B – Quarterly

**Description:**

Graybar is an American employee-owned corporation, based in Clayton, Missouri. It conducts a wholesale distribution business for electrical, communications and data networking products, and is a provider of related supply-chain management and logistics services.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Bank references
- Trade references
- Must have a good D&B paydex score of 80 or higher

**To Apply:** At the store or online

**Terms:** Net 30

**Tier II Vendors**

Gulf Fleet

Phone: 844-688-6867

Website: <https://www.gulffleetcard.com/>

Reports to: D&B, Experian and Equifax

Description:

Gulf Fleet Fuel Cards outperform cash and regular credit cards. Apply for a commercial, universal, or business gas card for savings and convenience.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone (1-877-516-4097)

Terms: Net 15

**Tier II Vendors**

Hisco

Phone: 763-657-2810

Website: <https://www.hisco.com/>

Reports to: D&B – can take up to 2 to 3 months to report from date paid

**Description:**

Hisco is North America's premier distributor of mission-critical materials. For more than 42 years, Hisco has been a leader in supply chain solutions. Their mission is to be a trusted solutions provider committed to profitable growth through investment, innovation, and operational excellence.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Current Financial Statement
- 3 Trade/credit references

**To Apply:** Over the phone

**Terms:** Net 30

**Tier II Vendors****Holiday**

Phone: 800-745-7411, ext. 8889 or 8521

Website: <https://www.holidayfleetcards.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Holiday is your one-stop-shop for all of your commercial fueling needs! Whether you have one or five hundred vehicles, Holiday Fleet cards can help you manage your business more efficiently. With optional acceptance at more than 90% of fuel retailers nationwide, our fuel cards offer the utmost in convenience for your business.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Some established business credit
- Must have a good D&B paydex score of 80 or higher
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms- Net 25

**Tier II Vendors**

Home Depot

Phone: 866-645-0644

Website: <https://www.homedepot.com>

Reports to: D&B, Experian and Equifax

**Description:**

The Home Depot provides products and services for all your home improvement needs. Their Commercial Revolving Charge Card gives your business payment flexibility and provides a boost to your business credit profile at the same time.

**To Qualify:****Commercial Account (Pay In Full Terms)**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- They like to see minimum 2 accounts reporting, but look at merit of overall application
- Must have a minimum of 10 employees
- Business Phone Number Listed in 411
- At least 3 years in the business.
- Can request Net 60 after account is established
- Personal Guarantee(PG) may be required

**Commercial Revolving Charge Account**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- No minimum time in business
- A Personal Guarantee (PG) is required

To Apply: Online or in store

Terms: Net 30 ,Net 60, Net 90 or Revolving

**Tier II Vendors**

Industrial Fans Direct

Phone: 866-727-1060

Website: <https://www.industrialfansdirect.com/pages/net-30-terms-and-payment>

Reports to: D&B and Equifax

**Description:**

Based in Mukilteo, Washington, IndustrialFansDirect.com is your commercial and industrial ventilation, heating and lighting resource. We specialize in working with mechanical contractors, engineers, electricians, facility managers, and commercial building owners to provide high quality air movement and work environment solutions.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D & B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Trade/credit references
- Must have a good Equifax business credit score
- Minimum order of \$500

To Apply: Online

Terms: Net 30

**Tier II Vendors**

Lowe's

Phone: 866-855-4429

Website: <https://www.lowes.com>

Reports to: D&B, Experian and Equifax

**Description:**

Lowe's is a large retailer of Building and Home Supplies: Tools, Kitchen Appliances, Cabinets, Hardware, Countertops, and Paint. Purchase online or at your local Lowe's store.

**To Qualify:**

Accounts Receivable Card or Business Rewards Card From American Express

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit history
- No minimum time in business
- Must have a good D&B paydex score of 80 or higher
- Can apply without a PG and credit dept. will review.
- If not approved based on business credit history, then a Personal Guarantee (PG) is required.

To Apply: Online or at the store

**Terms:**

Net 30, 60 (Accounts Receivable Card)

Net 25, or Revolving (Business Rewards Card From American Express)

**Tier II Vendors**

LUKOIL

Phone: 888-737-7626

Website: <http://www.lukoil.com/>

Reports to: D&B, Experian and Equifax

**Description:**

LUKOIL is one of the largest publicly traded, vertically integrated oil and gas companies in the world accounting for more than 2% of the world's oil production and around 1% of the proved hydrocarbon reserves.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply:** Online

**Terms:** Net 15

**Tier II Vendors**

Maverick

Phone: 844-379-5893

Website: <https://www.wexinc.com/solutions/fleet-cards/select/maverik-fleet-card/>

Reports to: D&B, Experian, and Equifax

**Description:**

Maverik provides two fleet card options to best fit your needs. The Maverik Fleet card lets you fuel at any Maverik locations while providing security, control, and valuable reporting. The Maverik Universal card includes all of the benefits of the Maverik fleet card but can be used at 95% of fueling sites nationwide.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply:** Online or over the phone

**Terms:** Net 15

**Tier II Vendors**

Meijer

Phone: 866-558-5981

Website: <https://www.meijer.com>

Reports to: D&B, Experian and Equifax

**Description:**

Over 200 fuel locations to serve you throughout the Midwest in MI, OH, IN, IL, KY, and now in WI. When a Meijer location isn't convenient, the card is accepted at thousands of fuel and service locations nationwide, anywhere WEX Inc. is accepted.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply:** Online or over the phone

**Terms:** Net 15

**Tier II Vendors**

Northern Tool

Phone: 888-321-6698

Reports to: D&B and Experian

Website: <https://www.northerntool.com>

**Description:**

Northern Tool + Equipment is truly a multi-channel retailer offering a wide selection of products — from consumer goods to industrial and construction equipment — to do-it-yourselfers, contractors and professional shops via catalog, internet (northerntool.com), mobile and retail locations.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Bank references
- Trade references
- Good Business Experian credit score
- At least 3 years in business
- If not approved based on business credit history or been in business for less than 3 years, they may ask for a Personal Guarantee (PG).

**To Apply:** Online or at the branch

**Terms – Net 30**

**Tier II Vendors**

Office Depot

Phone: 800-767-1358

Website: <https://business.officedepot.com>

Reports to: D&B, Experian and Equifax

**Description:**

Office Depot® OfficeMax® is a resource and a catalyst to help customers work better. We are a single source for everything customers need to be more productive, including the latest technology, core office supplies, print and document services, business services, facilities products, furniture, and school essentials.

**To Qualify:**

**Business Account with Full Balance Due Terms (Net 30 )**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 3 years in business
- Must have a good D&B paydex score of 80 or higher

**Business Credit Account (Revolving)**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A corporation with more than \$5 million annual sales and in business for at least 3 years

**To Apply:** Online or at store

**Terms:** Net 30 or Revolving

**Tier II Vendors****Quick Trip**

Phone : 888-737-7633

Website: <https://www.quiktripfleetoffers.com/>

Reports to: D&B, Experian and Equifax

**Description:**

QuikTrip provides a quick fix for those on the go. QuikTrip (QT) owns and operates about 670 gasoline/convenience stores in nearly a dozen states, mostly in the central US. QT stores, which average 4,600 sq. ft., feature the company's own QT brand of gas and diesel fuel, as well as brand-name beverages, candy, and tobacco. QT's 15-plus travel centers offer scales, food, fuel, showers, and other services for truckers. The firm's FleetMaster program offers commercial trucking companies detailed reports showing drivers' product purchases, amounts spent, and odometer readings.

**To Qualify:****QT Fleetmaster**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Gross annual revenue
- \$500 deposit or a Personal Guarantee(PG) may be required

**QT Fleetmaster Plus**

- There is a \$40 set-up fee for the account and a \$2/per month/per card fee for QT Fleetmaster Plus

To Apply: Online or over the phone

Terms: Net 15

**Tier II Vendors****QuickCheck**

Phone: 866-726-4199

Website: <https://quikcheck.com/>

Reports to: D&B

**Description:**

The QuickCheck Universal Fleet Card is accepted at all QuickCheck locations. If you need to fuel outside our area, the card is accepted at over 90% of U.S. retail fuel locations nationwide!

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier II Vendors****Quill**

Phone: 800-982-3400

Reports to: D&B

Website: <https://www.quill.com/>

**Description:**

Quill sells office supplies, cleaning supplies, packing and shipping supplies, school supplies, printing supplies, and more. From filing and storage to hand held computers, Quill has a wide range of discounted top name brand products.

**Special Instruction:**

If not given a Net 30 they will ask you to do prepaid orders of \$100.00. Normally any prepaid order don't report but you would need them to have given you a Net 30 account. Net 30 accounts require \$50.00 purchase to report.

**\*\*Sometimes an order is shipped, and customer thinks they are approved, and may not be. Takes Credit Department approximately 3 hours to process application**

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D & B number
- Business License- if applicable
- Business Bank account
- New business or businesses with no Credit history may need to pre-pay purchases until Net 30 is approved

To Apply: Online or over the phone

Terms: Net 30

**Tier II Vendors**

Sheetz

Phone: 888-737-7634

Website: <https://www.sheetz.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Use your card at over 500 high-energy Sheetz stores throughout six states: Pennsylvania, Virginia, West Virginia, Maryland, Ohio and North Carolina. And if you want more options, we have a "universal" card that's accepted at 90% of fueling locations in the US – anywhere WEX is accepted.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- Established business credit history
- At least 1 year in business
- If less than 1 year in business will need a Personal Guarantee (PG). Can give a 500 deposit instead of using a PG.

To Apply: Online or over the phone

Terms: Net 15 or Revolving

**Tier II Vendors****STAPLES****Staples**

Phone: 800-767-1275 (8 am-8 pm ET)

Website: <https://www.staples.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Staples is an office products mega-retailer that sells: Office Supplies and Services, Business Machines, Computers and Related Products, and Office Furniture. Online shopping and ordering available or visit a store location.

**To Qualify:**

Net 30 (Commercial) or Revolving (Business)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Must have at least 10 employees - Net 30 (Commercial)
- A corporation with more than \$5 million annual sales and in business for at least 3 years
- If the above criteria are not met, providing a guarantee may increase the likelihood of approval and is recommended if you have a young or small business

To Apply: Online or at the store

Terms: Net 30 and Revolving

**Tier II Vendors**

Tiger Direct

Phone: 888-278-4437

Website: <http://www.tigerdirect.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Tiger Direct is an online provider for everything electronic, office and digital: Computers, Components, Communications, Camcorders, Hard Drives, Laptops, Keyboards, Plasma TV's, Power Supply, Printers, Scanners, Projectors, and much more

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank/trade references
- Business Phone Number Listed in 411
- Should have a business website and a business e-mail.
- At least 2 years in business

To Apply: Online or over the phone 800-364-9485

Terms: Net 30

**Tier II Vendors**

U-Haul

Phone: 866-333-9731

Website: <https://www.uhaul.com/>

Reports to: D&B

**Description:**

U-Haul is an American moving equipment and storage rental company, based in Phoenix, Arizona, that has been in operation since 1945. Since 1945, U-Haul has been serving do-it-yourself movers and their households.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- At least 4 years in business
- Must have a good D&B paydex score of 80 or higher

To Apply: Online

Terms: Net 30

**Tier II Vendors**

United Rentals

Phone: 888-481-2660

Website: <https://www.unitedrentals.com>

Reports to: Equifax

**Description:**

United Rentals, Inc. is the largest equipment rental company in the world, with an integrated network of more than 900 rental locations in 48 states and 10 Canadian provinces. Their diverse customer base includes construction and industrial companies, utilities, municipalities, government agencies and independent contractors.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- No minimum purchase to report
- Established business credit history and has the option to apply without a Personal Guarantee (PG).
- Must have a good Equifax business credit score
- Prefers good Equifax business credit score
- If Equifax business score is low, a PG is required

To Apply: Online or at the local store

Terms: Net 45

**Tier II Vendors**

Valero

Phone: 844-386-0401

Website: <https://www.valero.com/en-us>

Reports to: D&B, Experian, and Equifax

**Description:**

Valero Energy Corporation, through its subsidiaries, is an international manufacturer and marketer of transportation fuels and other petrochemical products.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- They will check the potential client's D & B and Equifax reports.
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business for less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

**Terms:**

Net 26, Revolving (Valero Fleet Card)

Net 15 (Valero Fleet Plus Card)

**Tier II Vendors**

Valvoline Fleet

Phone: 800-637-1462

Website: <https://www.valvoline.com>

Reports to: D&B, Experian and Equifax

**Description:**

Quick, easy, and trusted fleet maintenance by Valvoline instant oil change. Use for maintenance only at Valvoline Instant Oil Change locations. Use for fuel at 90% of fueling locations nationwide—anywhere the WEX® card is accepted

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- Trade References
- If not approved based on business credit history or been in business for less than 1 year, then a \$500 deposit is needed or a Personal Guarantee (PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier II Vendors**

Wawa

Phone: 866-553-6065

Website: <https://www.wawa.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Take control of fleet fueling and other business vehicle-related expenses with the Wawa Fleet Card. Whether your company has a small fleet or a large fleet, the Wawa Fleet Card Program is the perfect way to keep your drivers on the road and on the job.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**To Apply:** Online

**Terms:**

Net 15 (Wawa Fleet Card, Wawa Universal Card)

Net 26, Revolving (Wawa Flex Fleet Card, Wawa Flex Universal Card)

**Tier II Vendors**

Zoro

Phone: 855-289-9676

Website: <https://www.zoro.com/>

Reports to: D&B

**Description:**

Zoro.com is an eCommerce company that sells business supplies, equipment, and tools. We offer Net 30 terms to qualified businesses. These lines of credit allow you time to pay off orders and easily track monthly expenses.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A business email address where your invoices will be sent
- Strong business credit history with good D&B paydex score of 80 or higher.
- No minimum time in business

To Apply: Over the phone

Terms: Net 30

**Tier III Vendors**

You currently should have 6 trade accounts reporting to your business credit reports.

**Now, add 4 more accounts from Tier III.**

When you make a purchase, do so on your net/credit terms. It is payments on net/credit terms that are reported.

To ensure that your vendors report your payments, make a purchase of \$50 or more.

It typically takes 30-90 days for your payments to report on your business credit reports

**Tier III Vendors**

ARCO

Phone: 800-633-3271

Website: <https://www.fleetcardsusa.com>

Reports: D&B, Experian and Equifax

**Description:**

The ARCO Business Solutions program provides more features, benefits and controls for every driver in your fleet. Their Business Solutions Fuel Card provides fleet managers with detailed reporting and individual spending controls. Accepted at over 1,500 participating ARCO locations in the United States. ARCO Business Solutions Mastercard® gives your drivers the flexibility of fueling at ARCO locations and any other fuel location in the United States where Mastercards are accepted. Experience complete online control 24/7.

**Special Instructions:**

The first payment made to Arco when you have a Net account can take up to 90 days to report. After that it reports monthly.

**To Qualify:**

Arco Business Solutions Fuel Card or Arco Business Solutions Mastercard

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- In Business for at least 1 year
- If not enough business credit history, may ask for a Personal Guarantee (PG)

To Apply: Online or over the phone

Terms: Net 7, Net 10 or Net 15

**Tier III Vendors**

BP

Phone: 800-348-7959

Website: <https://www.bp.com>

Reports to: D&B, Experian and Equifax

**Description:**

BP Business Solutions Fuel Card. Fuel at thousands of BP branded locations in the U.S. Control spending by setting gallon limits for each card. Take charge of your company's fuel expenses by stopping unauthorized purchases and fraud

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account

**Note-** If not approved based on merit of application, may ask for deposit or a Personal Guarantee (PG).

- Accepted at thousands of BP or Amoco branded locations in the U.S.

**To Apply:** Over the phone

**Terms:** Net 7, Net 10 or Net 15

**Tier III Vendors**

Business T-Shirt Club

Phone: 708-719-4238

Website: <https://businesstshirtclub.com/>

Reports to: Equifax

**Description:**

Business T-Shirt Club is a wholesale t-shirt and apparel buying club exclusively for business owners & entrepreneurs. Membership grants you access to premium apparel brands at wholesale rates for all your apparel needs!

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Minimum order quantity for custom printed apparel is 12 items per design. For blank apparel orders, there is a minimum order amount of \$250 required.
- Annual Membership- \$69.99

To Apply: Online

Terms – Net 30

**Tier III Vendors**

CITGO

Phone: 877-596-4342

Website: <https://www.citgo.com/>

Reports to: D&B, Experian and Equifax

**Description:**

CITGO Petroleum Corporation is a U.S.-based petroleum company with a rich heritage of more than 100 years.

Our history as an American success story began in 1910 with the founding of the Cities Service Company, a then pioneering utility services provider to the sprawling cities of the Midwest. In 1965, our now familiar and enduring CITGO "trimark" brand was born.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier III Vendors**

Crown Office Supplies

Phone: 307-317-7018

Website: <http://crownofficesupplies.com/>

Reports to: D&B, Experian and Equifax

**Description:**

Offers a variety of Office Supplies and takes helping clients seriously. They state just starting your business, or maybe have an existing business, but you have a question regarding office supplies...we are here to help!

**Special Instruction:**

There is a 99.00 annual fee, though they do report that fee to the business credit bureaus. For other purchases to report needs to be a minimum of 30.00 purchase.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business must be at least 90 days old.
- Has other approved vendors with a credit limit of \$800 or higher.
- Membership fee is \$99 annually upon approval.

To Apply: Online

Terms: Net 30

**Tier III Vendors**

Gempler's

Phone: 800-382-8473

Website: <https://gemplers.com>

Reports to: D&B

**Description:**

Since 1939, Gempler's has been helping outdoor professionals take tough jobs to task. We provide a wide selection of professional-grade tools, equipment, products and supplies, along with easy shopping, dedicated expertise and responsive service. Shop Gempler's for your landscaping, agricultural and pest control needs. Choose from our wide selection of sprayers and accessories for every job. Whether you're a landscape contractor, golf course superintendent, nursery operator or anyone in between, Gempler's can help make your hard work easy.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Strong business credit history
- Must have a good D&B paydex score of 80 or higher
- Annual sales with Gempler's of \$2500 and 4 or more orders within a 12-month period paid via credit card.

**To Apply:** Over the phone

**Terms:** Net 30

**Tier III Vendors**

Lands' End

Phone: 888-462-4705

Website: <https://business.landsend.com/>

Reports to: D&B

**Description:**

Trust Lands' End Business Outfitters for all of your business clothing, uniform clothing, corporate gift and promotional product needs. Our top-quality custom logo clothing, corporate apparel and promotional products include embroidered polo shirts, embroidered dress shirts, business outerwear, screen-printed t-shirts and sweatshirts, drinkware, bags, totes and more.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- No minimum time in business but needs some credit history established.
- Must have a good D&B Paydex score of 80 or higher

To Apply: Online or over the phone

Terms: Net 30

**Tier III Vendors**

MAPCO

Phone: 877-585-6819

Website: <https://www.fleet-advantage.com/>

Reports to: D&B, Experian, and Equifax

**Description:**

MAPCO Fleet is a wholly-owned subsidiary of MAPCO, offering diverse solutions for every type of fleet. They provide industry-leading solutions to companies and fleet managers while creating relationships directly with drivers through their Fleet Rewards program.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier III Vendors**

NTB

Phone: 888-313-5338

Website: <https://www.ntb.com/home>

Reports to: D&B

**Description:**

We strive to be a go-to resource for your car's health. With a huge range of tires and quality products at the guaranteed lowest price, combined with fast, hassle-free service, our bumper-to-bumper auto care is all you need, every time. Whenever your vehicle requires service or repair, you can trust our highly qualified technicians to get you back on the road. We'll even help you remember the important to-dos like oil changes and routine service. Plus, we can send you coupons to help keep your costs down, just in time.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- Bank references
- Trade references
- Must have a good D&B paydex score of 80 or higher

To Apply: Online or over the phone

Terms: Net 30

**Tier III Vendors****ORR Safety**

Phone: 800-669-1677

Website: <https://www.orrsecurity.com/>

Reports to: D&B

**Description:**

ORR Safety Corporation is a family-owned distributor of Personal Protective Equipment (PPE) and related services to the industrial market. Since 1948 ORR Safety has provided products and services to over 20,000 companies, helping to protect hundreds of thousands of workers. ORR Safety continues to partner with companies to achieve the passion possessed by all of us – to provide a safe work environment and protect workers from the possibility of injury.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- At least 2 years in business

**To Apply:**

Over the phone – 502.774.6557 (credit dept.)  
and Fax, mail or e-mail the credit application.

— Fax: 502.515.8020

— Mailing Address: PO Box 198029, Louisville, KY 40259-8029

— E-mail: [CreditDepartment@orrsecurity.com](mailto:CreditDepartment@orrsecurity.com)

Terms: Net 30

**Tier III Vendors**

Platt

Phone: 503-526-2326

Website: <https://www.platt.com>

Reports to: D&B and Experian

**Description:**

Platt Electric Supply is a wholesale distributor of electrical, industrial, lighting, tools, control and automation products for the electrical, construction, commercial, industrial, utility and datacom markets.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum accounts reporting- overall review
- Must have a good D&B paydex score of 80 or higher
- No minimum time in Business

To Apply: Online

Terms – Net 30

**Tier III Vendors**

Royal Farms

Phone: 888-300-9034

Website: <https://www.royalfarms.com>

Reports to : D&B, Experian and Equifax

**Description:**

Since 1959, this is your go-to place day or night for breakfast, lunch, snacks, dinner, gasoline and diesel fuel, and all the things you need! Dine in our seating area or take out.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud. Please apply within 2 to 3 months apart per application.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier III Vendors**

Shell

Phone: 888-260-0886

Website: <https://www.shell.us>

Reports to: D&B, Experian and Equifax

**Description:**

Shell is a global group of energy and petrochemical companies. A Shell Card will help you keep vehicles in shape and your expenses under control.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

Terms: Net 15

To Apply: Online or over the phone

**Tier III Vendors**

Sinclair

Phone: 866-300-5469

Website: <https://www.sinclairoil.com>

Reports to: D&B, Experian and Equifax

**Description:**

Sinclair Oil Corporation has been helping western America drive with confidence for over 80 years.!

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15

**Tier III Vendors**

Speedway

Phone: 866-885-4965

Website: <https://www.speedway.com>

Reports to: D&B and Experian

**Description:**

Speedway is a gasoline-convenience store company with over 4,000 stores from coast to coast. At Speedway, we are proud of our success at meeting the fueling and convenience needs of over two million customers every day, and proud of the reputation of our good name within the communities we serve. Speedway is a wholly owned subsidiary of Marathon Petroleum Corporation.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 1 year in business
- Good business payment history, approves on overall merit of application
- Can use a Personal Guarantee (PG) or \$500 deposit if not approved with EIN

To Apply: Online or over the phone

Terms: Net 15

**Tier III Vendors**

Spinx

Phone: 800-950-5074

Website: <https://www.myspinx.com>

Reports to: D&B, Experian and Equifax

**Description:**

The Spinx Fleet Services Card, powered by WEX. To prevent unauthorized fueling, each vehicle is assigned a card and each driver is assigned a unique identification number — one cannot be used without the other. You decide who can purchase what, when, and how much. Simple, easy-to-read monthly reports, available online and in paper formats, show how and where your vehicles were fueled, so you can account for every penny. No annual fee but with a monthly fee of \$2 per card.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud. Please apply within 2 to 3 months apart per application.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15

**Tier III Vendors****Stripes Fleet**

Phone: 866-325-6961

Website: <https://www.stripesfleetcards.com/>

Reports to: D&B, Experian and Equifax

**Description:**

The Stripes fleet card program is designed to help businesses optimize savings, receive competitive fuel rebates at Stripes Stores, and fuel almost anywhere in the U.S.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier III Vendors**

Summa Office Supplies

**Summa Office Supplies**

Phone: 818-476-7892

Website: <https://summaofficesupplies.com/apply>**Reports to:**

Tier 1 account reports to Equifax

Tier 2 account reports to D&amp;B

**Description:**

Summa Office Supplies is the ultimate source for all of your office product needs. We specialize in quality office products and supplies at guaranteed savings. We are ready to provide you and your team with the quality office supply products that are essential to your office environment.

**Special Note:**

Tier 1 account only has limited options of products. but is able to get with not many qualifications.

Tier 2 account offers their full list of products but might ask for a PG

**To Qualify:**

- Offer Net 30 with normal Biz foundation- \$2000 limit
- Min \$75.00 purchase for the first order only to report
- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- You may qualify for Tier 1 account if new in business and not enough business credit history with a minimum order of \$80 of downloadable products
- You may qualify for Tier 2 account if the business has 6 months or more of credit reporting with a minimum order of \$300 worth of office supplies upon checkout.

**To Apply: Online****Terms: Net 30**

**Tier III Vendors**

Sunoco

Phone: 844-255-4520

Website: <https://www.sunoco.com>

Reports to: D&B, Experian and Equifax

**Description:**

Sunoco Corporate Gas Card. This no-fee card helps smaller fleets control fuel costs by eliminating unwanted purchases and supplying transaction-level purchase.

**To Qualify:**

Sunoco Suntrak Card and Sunoco Universal Card

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

**Sunoco Corporate Card**

- Same as above except:
- At least 3 years in the business
- Has an annual revenue of \$1M or more

To Apply: Online or over the phone

**Terms:**

Net 15 (Sunoco Suntrak Card and Universal Fleet Card)

Revolving (Sunoco Corporate Card)

**Tier III Vendors**

Tractor Supply

Phone: 800-559-8232

Website: <https://www.tractorsupply.com>

Reports to: D&B and Experian

**Description:**

Tractor Supply is the largest rural lifestyle retailer in the United States, has been passionate about serving its unique niche, as a one-stop shop for recreational farmers, ranchers and all those who enjoy living the rural lifestyle, for more than 80 years.

**To Qualify:****Net 30, 60 terms**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Should been in business for at least 6 months
- Must have a good D&B paydex score of 80 or higher
- A Personal Guarantee (PG) is NOT required

**Revolving**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- A Personal Guarantee (PG) is required

To Apply: Online or at the store

Terms: Net 30, Net 60 or Revolving

### Tier IV Vendors

You currently should have 10 trade accounts reporting to your business credit reports.

**Now, add 4 more accounts from Tier IV.**

When you make a purchase, do so on your net/credit terms. It is payments on net/credit terms that are reported.

To ensure that your vendors report your payments, make a purchase of \$50 or more.

It typically takes 30-90 days for your payments to report on your business credit reports

**Tier IV Vendors**

Ally

Phone: 888-925-2559

Website: <https://www.ally.com>

Reports to: D&B, Experian and Equifax

**Description:**

Ally offers commercial vehicle financing. Gives personal financing but reports also to business credit bureaus. If your business qualifies for financing without the owner's guaranty, you can obtain financing in the business name only. This gives you the ability to save your personal credit for other use as well.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Fleet financing references
- Apply in business only, dealer will advise if approved or Personal Guarantee (PG) needed
- If PG is used will not report on personal bureaus, unless account defaults

**To Apply:** At Dealership only. dealer locations listed on their website.

**Terms:** Lease or Loan

**Tier IV Vendors**

American Express

Phone: 855-854-2688

Website:

[https://www.americanexpress.com/us/credit-cards/business/corporate-credit-cards/?inav=footer\\_corp\\_prg](https://www.americanexpress.com/us/credit-cards/business/corporate-credit-cards/?inav=footer_corp_prg)

Reports to: D&B

Description:

American Express offers world-class Charge and Credit Cards, Gift Cards, Rewards, Travel, Personal Savings, Business Services, Insurance and more

To Qualify:

AMEX Corporate Start-up Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank statement for the last 3 months, with a minimum of \$2 million bank account balance.

AMEX Corporate Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Has a minimum of \$4M in annual revenue
- At least 2 years of financial statement

To Apply: Online or over the phone

Terms: Net 30

**Tier IV Vendors**

Brex

Phone: 844-725-9569

Website: <https://brex.com/>

Reports to: D&B and Experian

**Description:**

Brex is rebuilding B2B financial products, starting with a corporate card for technology companies. We help startups of all sizes (from recently incorporated to later-stage companies) to instantly get a card that has 20x higher limits, completely automates expense management, kills receipt tracking, and magically integrates with their accounting systems.

**Special Instruction:**

They offer 2 types of business credit account- for Start-up businesses and E-commerce. They don't offer balance transfers from other credit cards to Brex due to Non-PG.

**To Qualify:**

- Entity in good standing with Secretary of State
  - EIN number with IRS
  - Business address- matching everywhere.
  - D&B number
  - Business License- if applicable
  - Business Bank account
  - No Personal Guarantee is required.
- 
- For Start-Up Account:
  - No minimum time in business
  - Average bank balance of \$100,000 to get approved for Net 30
  - Average bank balance of \$50,000 and below with Professional Investors like Venture Capital and Private Equity.

To Apply: Online

Terms -Net 30

**Tier IV Vendors**

Cenex

Phone: 800-852-5301

Website: <https://www.cenex.com>

Reports to: Equifax

**Description:**

CENEX have a fleet and business card. Both are private labeled and can only be used at the store/ station

**To Qualify:**

Cenex Business credit card or Cenex Voyager Fleet card

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank references
- Been in business for at least 3 years
- If less than 3 years, a Personal Guarantee (PG) is required
- No Florida and CA PG allowed

To Apply: Online or over the phone (800-852-8180)

Terms: Net 25

**Tier IV Vendors**

Chevron/Texaco

Phone: 888 531 3717

Website: <https://www.chevron.com>

Reports to: D&B, Experian and Equifax

**Description:**

Chevron / Texaco Universal Business Card gives you a turn-key system to help control and monitor fuel expenses. The Business Card is accepted at thousands of Chevron and Texaco stations for gasoline, tires, batteries, and more.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit
- Prefer in business for over 18 months.
- If not approved based on business credit history or been in business for less than 1 1/2 years, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 7

**Tier IV Vendors**

Circle K

Phone: 866-462-5035

Website: <https://www.circlek.com>

Reports to: D&B, Experian and Equifax

**Description:**

Circle K offers a private labeled fleet card. With the Circle K Fleet Card, you can save up to 4¢ a gallon (based on monthly gallons purchased at Circle K locations).

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone (800) 852-8180

Terms: Net 15

**Tier IV Vendors**

Citizens Bank

Phone: 866-248-4936 ext. 2

Website: <https://www.citizensbank.com/small-business/overview.aspx>

Reports to: D&B, Experian and Equifax

**Description:**

As the 13th largest retail bank in the United States, we deliver a broad range of financial services to over five million individuals, companies, not for profits, and institutions.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Social security number
- Trade reference
- A Personal Guarantee (PG) is required.
- Minimum of 6 months in business
- Business must be located in RI, MA, CT, DE, MI, PA,NJ, NY, OH, PA, RI, VT AND NH

To Apply: Online, over the phone or at the branch

Terms: Revolving

**Tier IV Vendors**

Commerce Bank

Phone: 800-892-7104 option 2

Website: <https://www.commercebank.com/>

Reports to: D&B and Experian

**Description:**

At Commerce Bank, we have over 150 years of experience and many strong, established products to back us up. From Bloomington, Illinois to Denver, Colorado, and at 184 branches in between, we serve individuals, families, businesses and communities at the local branch, the ATM, online and through our 24/7 customer service line. Commerce Bank serves customers in Missouri, Kansas, Illinois, Oklahoma, and Colorado.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- Must have at least \$5M in annual revenue
- If less than \$5M in annual revenue, a Personal Guarantee (PG) is required.
- For-profit businesses with annual revenue of \$5 million or greater may choose to be underwritten based on company liability, provided that financial statements and a Corporate Resolution are also submitted.
- Any business within Commerce Bank's retail lending area (MO, KS, IL, OK, CO) only can apply.
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

**To Apply:** At a branch if online they may require a PG

**Terms:** Net 30 or Revolving

**Tier IV Vendors**

Dell

Phone: 512-513-3276

Website: <https://www.dell.com/en-us>

Reports to: D&B – Quarterly

**Description:**

Visit Dell to buy computers and accessories for your Home or Small, Medium & Large Business. The Dell Business Credit Account is a revolving line of credit that provides an easy way to finance purchases of Dell equipment.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Good Business Credit, no minimum
- 3-5 years in Business
- Personal Guarantee (PG) may be required if some criteria is not met

To Apply: Online or over the phone

Terms: Revolving

**Tier IV Vendors**

Divvy

Phone: 385-352-0374

Website: <https://getdivvy.com/>

Reports to: D&B

**Description:**

Divvy is the leading spend and expense management platform for business. It's fused with a smart corporate credit card to provide instant visibility and control of companywide spending. With Divvy, employers can give employees direct access to funds, effectively eliminating expense reports and retroactive reimbursements.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Business Bank Statement
- No minimum time in business
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- Has the option to apply without a Personal Guarantee (PG).

**To Apply:** Online

**Terms:** Net 7, Net 15 or Net 30

**Tier IV Vendors**

Ford

Phone: 800-727-7000

Website:

[https://www.ford.com/finance/content/dam/ford-credit/us/pdf/commercial/fcus\\_buss\\_credit\\_app.pdf](https://www.ford.com/finance/content/dam/ford-credit/us/pdf/commercial/fcus_buss_credit_app.pdf)

Reports to: D&B and Experian

Description:

Ford offers commercial vehicle financing options including loans, lines and leases to actual business entities (not sole proprietorships).

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Strong business credit history
- May ask for Personal Guarantee (PG) if not approved on merit of application

To Apply: At the Dealership

Payment Terms: Loan or Lease

**Tier IV Vendors**

Frost Bank

Phone: 866-376-7889

Website: <https://www.frostbank.com/>

Reports to: D&B and Experian

**Description:**

Everyone is significant, and at Frost, we treat them that way. We give our customers a square deal and keep their assets safe and sound. These beliefs have guided Frost from the very beginning and served our customers well since 1868. We offer our customers a full range of banking, investment and insurance products to help them better manage their money, grow their wealth and protect their assets. And our disciplined relationship approach has stood the test of time.

**To Qualify:**

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- Must have at least \$5M in annual revenue
- If less than \$5M in annual revenue, a Personal Guarantee (PG) is required.
- For-profit businesses with annual revenue of \$5 million or greater may choose to be underwritten based on company liability, provided that financial statements and a Corporate Resolution are also submitted.
- Businesses that are registered in Texas state only are eligible to apply.
- Must be a current Frost customers only to apply

**To Apply:** At a branch if online they may require a PG

**Terms:** Revolving

**Tier IV Vendors**

Irving

Phone: 866-999-8199

Website: <https://www.theirving.com>

Reports to: D&B and Equifax

**Description:**

Protect your account with improved security features such as odometer prompts and driver ID validation. Choose the control option that best meets your needs

Fuel only – Restricts card purchases to fuel only.

Open to buy – Allows both fuel and convenience store purchases.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS – Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Business phone no. listing to 411
- Strong business credit history with good D&B score.
- Been in business for at least 2 years
- Note- If not approved based on merit of application, may ask for deposit or Personal Guarantee (PG).

To Apply: Online

Terms: Net 7, Net 15 or Net 30

**Tier IV Vendors**

Sam Ash

Phone: 800-472-6274

Website: <https://www.samash.com/>

Reports to: D&B and Experian

**Description:**

Sam Ash Music Direct is a nationwide online music store that sells guitars, basses, drums, live sound and recording equipment.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade references
- Bank references
- Gross Annual Sales
- Must have a good D&B paydex score of 80 or higher.
- At least 2 years in business, if less than 2 years in business, a Personal Guarantee(PG) is required.

To Apply: Over the phone (856) 505-4192 or at the store

Terms: Net 30

**Tier IV Vendors**

Sam's Club

Phone: 800-362-6196

Website: <https://www.samsclub.com/sams/homepage.jsp>

Reports to: D&B

**Description:**

Sam's Club is a warehouse retail chain offering office supplies, business furniture, vending items, janitorial/cleaning supplies, paper products, food service supplies, computers and more.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Must have Club membership

As stated on their application if less than the below items might be harder to be approved without a Personal Guarantee(PG) but can try

- \$5 million in annual sales or revenues
- At least 2 years in business
- More than 10 employees
- A Personal Guarantee (PG) is required if company is a Sole Proprietor or Partnership
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: At the store

Terms: Revolving

**Tier IV Vendors**

Sutherlands

Phone: 816-756-3000

Website: <https://sutherlands.com>

Reports to: D&B

**Description:**

The Sutherland Lumber Company is a privately-owned, family run organization founded 100 years ago by Robert R. Sutherland. They specialize in complete building packages, including storage sheds, garages, post frame buildings and pole barns, and entire houses. Sutherland's staff of knowledgeable experts can help plan any project, large or small.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Number of Employees
- Apply in business only, they will advise if approved or PG needed
- If not approved based on business credit history, a Personal Guarantee (PG) is required.
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: Online or at the store

Terms: Revolving

**Tier IV Vendors**

Tesoro

Phone: 888-367-8417

Website: <http://www.tesorofleet.com>

Reports to: D&B, Experian and Equifax

**Description:**

Tesoro commercial fleet fuel and universal cards will save your business time and money. Save at over 70 Tesoro locations in Alaska. Get what you need to rein in one of your biggest business expenses, with automatic accounting, reports, and powerful tools for saving.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Tier IV Vendors**

Thorntons

Phone: 800-928-8022

Website: <https://www.thorntonsinc.com>

Reports to: D&B, Experian and Equifax

**Description:**

Thorntons strives daily to be our guests' favorite place to stop when they are on-the-go. As a family and Team Member-owned, privately held company, our team-based, high-energy culture is a combination of entrepreneurial spirit and core values centered around our guests.

**Special Instruction:**

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

**Vendors**

Toyota

**TOYOTA**

Phone: 800-331-4331

Website: <https://www.toyota.com/>

Reports to: Experian and Equifax

**Description:**

Toyota Motor Corporation is a global automotive industry leader manufacturing vehicles in 27 countries or regions and marketing the company's products in over 170 countries and regions. Founded in 1937 and headquartered in Toyota City, Japan, Toyota Motor Corporation employs nearly 350,000 people globally.

**To Qualify:**

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Trade/credit references
- Good business credit history
- At least 2 years in business
- If not approved based on business credit history or been in business less than 2 years, then a Personal Guarantee(PG) is required.

To Apply: At the dealership – <https://www.toyota.com/dealers/>

Terms: Revolving