

## Boost Your Credit This Year

Dear Sidney,

Good credit pays off. Even if you're not planning to borrow money to make a large purchase, good credit may qualify you for better insurance rates, help you avoid paying security deposits when you sign up for new cell phone service or even help you negotiate a better rate on a vacation rental.

The information I'm sending this month not only outlines some of the benefits of great credit, it also provides ways to improve it. Page one delves into eight benefits of having good credit, from qualifying for lower interest rates on loans and credit cards to improving your chances of getting a great job. Page two provides five tips to help you improve your credit score. If your credit is already great, the tips will help you ensure it remains high.

If your credit is already stellar, feel free to pass this information along to someone else who may benefit. This information is intended to help make financial goals more achievable.

Sincerely,

**Sidney Tregre, Realtor**



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*Oh, by the way®... if you know of someone who would appreciate the level of service I provide, please call me with their name and business number. I'll be happy to follow up and take great care of them.*