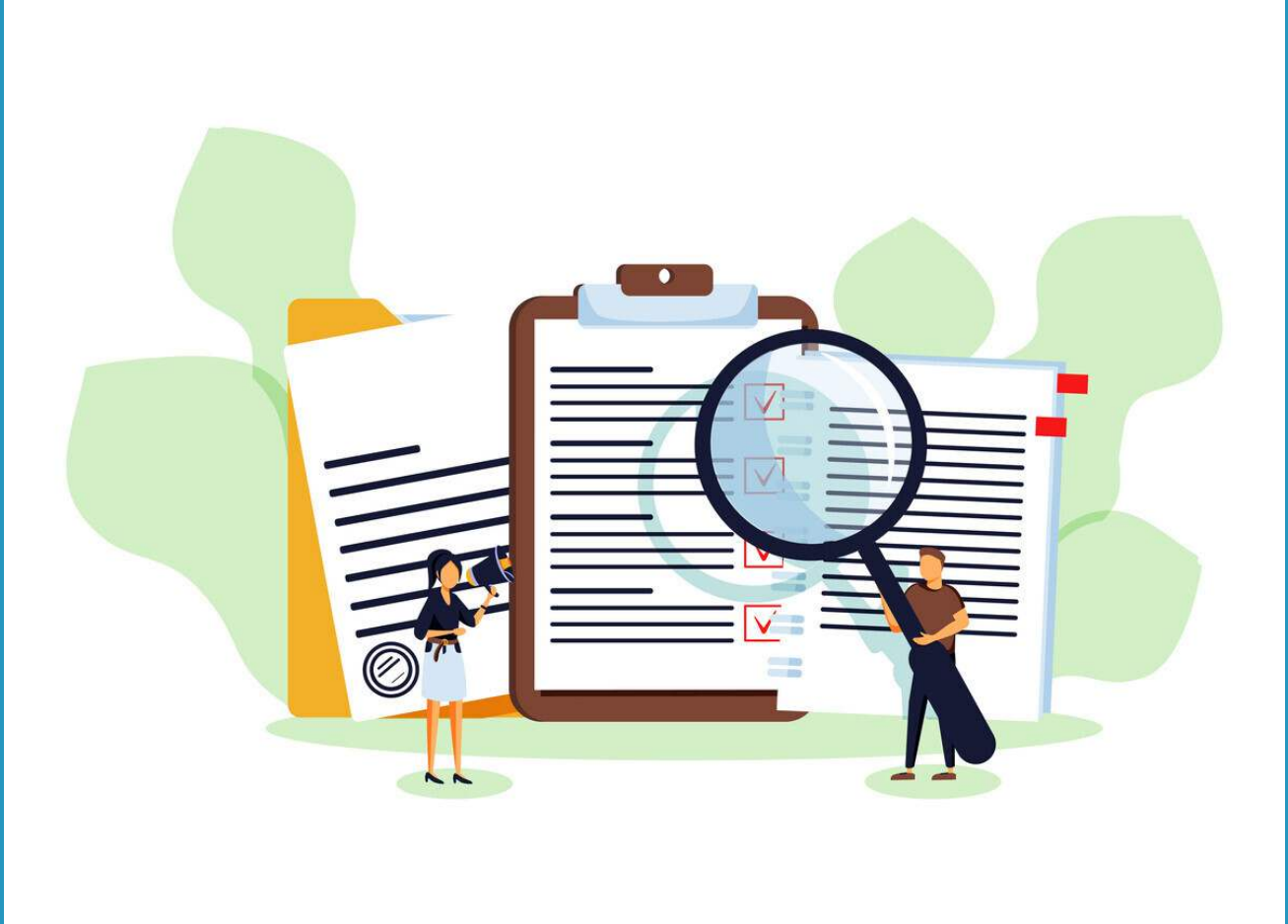


Scripts & Templates - Google Docs



Scripts & Templates

The Freedom Fund & 0% Money Machine Strategy

CRITICAL: Use these scripts exactly as written. Deviation from approved language can trigger fraud alerts or churning suspicion.

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Pre-Application Research Scripts

Issuer Relationship Inquiry Script

When to Use: Before applying, to verify eligibility and understand current offers.

Phone Script:

"Hello, I'm interested in learning about your current credit card offerings. I'm a [existing customer/potential new customer] and would like to understand what promotional offers might be available for someone with my credit profile. I have a FICO score of [your actual score] and am looking for a card that might help me [consolidate debt/finance a business expense/manage cash flow].

Could you help me understand what options might be available, and are there any current promotional offers for balance transfers or purchases that I should be aware of? I want to make sure I'm making an informed decision."

Key Points:

- Never mention "churning" or "sign-up bonuses"
- Present legitimate financial need
- Be honest about credit score
- Ask about "promotional offers" not "0% deals"

Pre-Qualification Check Script

When to Use: To gauge approval odds without hard inquiry.

Phone Script:

"I'm considering applying for one of your credit cards and want to make sure I'm a good candidate before submitting an application. Could you help me understand if there's a pre-qualification process available, or if you can provide general guidance on what credit profile is typically approved for your [specific card name]?"

I have a FICO score of approximately [range, not exact] and am looking for a solution to [specific legitimate need]. I'd prefer to avoid unnecessary inquiries on my credit report."

Key Points:

- Mention desire to avoid unnecessary inquiries
- Provide credit score range, not exact number
- Express specific, legitimate need
- Ask about pre-qualification options

Application Reconsideration Scripts

Initial Denial Reconsideration Script

When to Use: Immediately after receiving denial notification.

Phone Script:

"Hello, I recently applied for your [specific card name] and received a denial notification. I'd like to understand the reasons for the denial and see if there's an opportunity for reconsideration.

Could you please review the specific reasons for the denial? I believe there may be some factors that weren't fully considered, or perhaps some misunderstanding about my financial situation that I could clarify.

[If asked about income]: My annual income is [verified amount] from [employment type]. I can provide documentation if needed.

[If asked about credit inquiries]: The recent inquiries on my report are for [legitimate reasons - car loan, mortgage, etc.]. I'm not someone who applies for credit frequently.

I'm specifically interested in this card because [legitimate reason - balance transfer for existing debt, business expenses, etc.] and would very much like to be reconsidered."

Key Points:

- Be polite and professional
- Ask specific reasons for denial
- Provide legitimate explanations
- Emphasize stability and legitimate need
- Never argue or become confrontational

Income Verification Reconsideration

When to Use: When denial is due to income verification issues.

Phone Script:

"Thank you for reviewing my application. I understand the denial was related to income verification. I'd like to provide additional documentation to support my income claim.

My annual income of \$[amount] comes from [specific sources]:

- Primary employment: \$[amount] annually from [employer name]
- [Other legitimate sources if applicable]

I have recent pay stubs, tax returns, and bank statements that can verify this income. What would be the best way to provide this documentation for reconsideration?

I'm a stable borrower with [years] of employment history and am looking for this credit specifically to [legitimate purpose]."

Documentation to Have Ready:

- Recent pay stubs (2-3 months)
- Previous year's tax return
- Bank statements showing deposits
- Employment verification letter

Credit Line Increase Scripts

Established Relationship Increase Request

When to Use: After 6+ months of responsible usage.

Phone Script:

"Hello, I've been a cardholder with [bank name] for [time period] and have maintained my account in excellent standing. I'd like to request a credit limit increase on my [card name] account.

My financial situation has improved since I first opened the account:

- My income has increased to \$[current amount]
- I've maintained perfect payment history
- My credit score has improved to [current range]

I'm requesting an increase to \$[reasonable amount] to help with [legitimate business expenses/cash flow management/debt consolidation]. Would this be possible without a hard inquiry on my credit report?"

Key Points:

- Emphasize positive account history
- Mention income increases
- Request soft pull if possible
- Provide legitimate business reason

Business Credit Line Increase

When to Use: For business cards with documented business growth.

Phone Script:

"I'd like to request a credit limit increase on my business credit card account. My business has grown significantly since opening the account [time period] ago.

Current business metrics:

- Annual revenue has increased to \$[amount]
- Monthly expenses typically run \$[amount]
- I maintain [number] business banking relationships

I'm requesting an increase to \$[amount] to better support my business cash flow needs, particularly for [specific business expenses - marketing, inventory, equipment]. My personal and business credit profiles remain strong, and I've maintained perfect payment history on this account."

Documentation to Have Ready:

- Business bank statements
- Revenue documentation
- Business tax returns
- Legitimate business expense projections

Balance Transfer Inquiry Scripts

General Balance Transfer Inquiry

When to Use: To understand balance transfer options without revealing strategy.

Phone Script:

"I'm interested in learning about the balance transfer options available with my [card name] account. I have some existing debt on other cards at higher interest rates that I'd like to consolidate.

Could you help me understand:

- What promotional rates are currently available for balance transfers?
- What are the fees associated with balance transfers?
- What's the process for setting up a balance transfer?
- Are there any restrictions on which types of debt can be transferred?

I'm looking to simplify my finances and reduce the interest I'm paying on existing balances."

Key Points:

- Present as debt consolidation
- Ask about process and restrictions
- Mention desire to reduce interest costs
- Don't reveal total debt amounts initially

Balance Transfer Limit Inquiry

When to Use: To understand available credit for transfers without triggering limits.

Phone Script:

"I'm planning a balance transfer to take advantage of my promotional rate, and I want to make sure I understand my available credit limit for transfers.

Could you help me understand:

- What's my current available credit for balance transfers?
- Are balance transfer limits different from purchase limits?
- If I have multiple balances to transfer, can they be processed simultaneously?
- What's the typical timeframe for balance transfer completion?

I want to make sure I plan this properly to take full advantage of the promotional period."

Key Points:

- Focus on proper planning
- Ask about process timelines
- Inquire about multiple transfers
- Emphasize responsible management

Account Monitoring & Compliance Templates

Monthly Account Review Checklist

Use this checklist for every account monthly:

Account Status Verification

- Payment History:** All payments on time and properly credited
- Balance Accuracy:** All charges and credits accurate
- Interest Charges:** No unexpected interest on promotional balances
- Fees:** No unexpected fees or penalties applied
- Credit Limit:** No over-limit issues or unauthorized changes
- Promotional Terms:** All promotional rates still active and properly applied

Compliance Verification

- Transaction Types:** All purchases within card terms and conditions
- Cash Advance:** No inadvertent cash advance transactions
- Manufactured Spending:** No transactions that could be construed as MS
- Balance Transfer:** All transfers processed correctly and within terms
- Payment Schedule:** All autopay systems functioning properly

Risk Assessment

- Utilization Levels:** All cards under 30%, promotional balances monitored
- Credit Score:** No unexpected drops or negative changes
- Other Accounts:** No issues with other credit relationships
- Banking Relationships:** Primary banking relationships maintained
- Employment Status:** No changes that could affect credit profile

Weekly Quick Check Protocol

Perform every Monday morning (5 minutes):

Log into all accounts

- No over-limit situations
- No missed or pending payments
- No unusual charges or fees
- Promotional balances tracking correctly

Check credit monitoring apps

- Unexpected score changes
- New account alerts
- Inquiry notifications
- Negative account changes

Update Excel tracking toolkit

- Current balances
- Days remaining on promotions
- Any account changes or issues
- Risk score updates

Dispute Resolution Templates

Legitimate Error Dispute Letter

Use only for actual errors, never for fraudulent disputes.

Template Letter:

[Date]

[Credit Card Company Name] Disputes Department [Address]

RE: Account Number: [Account Number] Dispute of Charge/Fee dated [Date]

Dear Sir/Madam:

I am writing to dispute an error on my credit card statement dated [date]. Specifically, I am disputing [specific charge/fee] in the amount of \$[amount].

The reason for this dispute is: [Specific factual reason - duplicate charge, incorrect amount, merchant error, etc.]

I have attached the following documentation supporting this dispute:

[List specific documents - receipts, correspondence, etc.]

Please investigate this matter and remove the incorrect charge from my account. I request written confirmation of the resolution.

I have been a loyal customer for [time period] and maintain all my accounts in good standing. I appreciate your prompt attention to this legitimate error.

Sincerely,

[Your signature]

[Your printed name]

[Contact information]

Important Notes:

- Only dispute legitimate errors
- Provide specific documentation
- Maintain respectful tone
- Follow up in writing
- Keep copies of all correspondence

Interest Rate Dispute Template

Use when promotional rates are incorrectly applied.

Phone Script:

"I'm calling regarding my account ending in [last 4 digits]. I noticed that my promotional [balance transfer/purchase] rate of [rate]% appears to have been changed to [current rate]% on my recent statement.

According to my records, this promotional rate should be active until [date] and I have:

- Made all payments on time
- Stayed within my credit limit
- Not violated any terms of the promotional offer

Could you please review my account and restore the correct promotional rate? I have documentation of the original offer terms if needed."

Follow-up Requirements:

- Document call date, time, and representative name
- Request written confirmation of resolution
- Monitor next statement for correction
- Escalate to supervisor if not resolved

Emergency Response Scripts

Account Closure Response Script

When to Use: If you receive notification of account closure.

Immediate Phone Script:

"I received a notification that my account is being closed. I'm very concerned about this decision and would like to understand the specific reasons and explore any options for reinstatement.

I believe this may be a misunderstanding. I have:

- Maintained perfect payment history
- Stayed within my credit limits
- Used the card for legitimate purchases only
- Complied with all terms and conditions

Could you please connect me with a supervisor or retention specialist who can review the specific reasons for closure and discuss reinstatement options? I value my relationship with [bank name] and would like to resolve any concerns."

Key Points:

- Remain calm and professional
- Ask for specific closure reasons
- Request supervisor/retention specialist
- Emphasize positive account history
- Don't admit to any violations

Penalty APR Response Script

When to Use: If promotional rate is unexpectedly changed to penalty rate.

Phone Script:

"I'm calling about my account ending in [digits]. I received a statement showing my promotional rate has changed to a penalty rate of [rate]%. I believe this may be an error.

According to my records:

- All payments have been made on time and in full
- I have not exceeded my credit limit
- I have not violated any terms of my card agreement
- The promotional period should be active until [date]

Could you please review my account history and help me understand why this change occurred? I'd like to have the promotional rate reinstated if this was applied in error."

Escalation Steps:

1. Request detailed review of payment history
2. Ask for written explanation of penalty triggers
3. Request supervisor if representative cannot help
4. Document all conversations
5. Follow up with written complaint if necessary

Credit Score Drop Emergency Protocol

When to Use: If credit score drops unexpectedly due to account issues.

Immediate Actions:

1. **Pull credit reports** from all three bureaus immediately
2. **Identify specific negative items** causing score drop
3. **Contact issuers** for any closed accounts or negative reports
4. **Dispute any errors** following proper procedures
5. **Document all communications** for future reference

Phone Script for Score-Related Account Issues:

"I'm contacting you because a recent action on my account has negatively affected my credit score. Specifically, [account closure/late payment report/over-limit report] has been reported to the credit bureaus.

I believe this reporting may be incorrect because: [Specific reasons with dates and documentation]

Could you please review my account and correct any inaccurate reporting to the credit bureaus? I can provide documentation supporting my position if needed."

Communication Best Practices

Do's and Don'ts for All Issuer Communications

DO:

- ✓ **Remain professional and calm** in all interactions
- ✓ **Document everything** - dates, times, representative names
- ✓ **Be honest** about your financial situation and intentions
- ✓ **Follow up in writing** for important matters
- ✓ **Ask for supervisors** if frontline representatives can't help
- ✓ **Provide documentation** when requested
- ✓ **Reference specific account history** and positive relationship factors

DON'T:

- ✗ **Mention churning, manufactured spending, or gaming the system**
- ✗ **Argue or become confrontational** with representatives
- ✗ **Admit to any terms violations** even if questioned
- ✗ **Provide more information** than specifically requested
- ✗ **Make threats** about closing accounts or taking business elsewhere
- ✗ **Rush decisions** - ask for time to consider options
- ✗ **Ignore communications** from issuers - respond promptly

Record Keeping Requirements

For Every Contact:

- Date and time of call/communication
- Representative name and employee ID if available
- Summary of discussion and any commitments made
- Reference numbers for any disputes or requests
- Follow-up actions required
- Documentation provided or requested

File Organization:

- Separate folder for each issuer
- Chronological organization of communications
- Copies of all written correspondence
- Screenshots of online account changes
- Documentation of promotional offers and terms

CRITICAL REMINDER: These scripts are designed to maintain positive issuer relationships while protecting your interests. Any deviation from approved language increases risk of account closure or adverse action. Always remain truthful and professional in all communications.