



# **BIZ CRED PROFILE**

## **PRIVACY & THE SCN NUMBER**

A shocking report released by the Federal Trade Commission in September 2003 estimated that approximately 10 million people were victims of identity theft in 2002 alone. Since the crime of identity theft has continued at epidemic proportions we have found that most victims are at a loss and require guidance in order to correct and rebuild their lives. There are several websites and information packets that can guide you through a "do it yourself" procedure, however most victims are unsuccessful and the result is continued abuse of your information and incomplete correction of your personal credentials. This can be tragic, as unobserved damage to your credentials will hinder your path in life and thus reflect an unfair judgment on your character.

### **EDUCATION -Information is Power**

Most consumers do not know their rights. In fact, most consumers do not know that there are laws and policies put in place by local and federal agencies including the Federal Trade Commission that can assist you on your road to privacy and ID Theft prevention. What you don't know CAN hurt you.

### **MANAGED DAMAGE CONTROL**

Successful prevention of ID theft, information abuse, domestic violence and your right to privacy can only be achieved through several consumer programs working simultaneously. Proper execution of the registration process for each program and personal privacy management can prevent future exposure and damage to your credentials. The Executive Privacy Program manages both the collaboration and cooperation of all agencies and database providers to obtain the privacy that you need.

### **LAWS, PROVISIONS & AGENCIES**

Your knowledge of specific consumer laws and agency policies & procedures can dramatically help you understand your ability to change a negative situation into a positive one. This is a position of power and control over your privacy and your life. *(Please read the attached excerpts from the FTC and SSA websites on Identity Theft, Social Security and your rights to privacy.)*

# **A NEW BEGINNING - INFORMATION IS POWER**

## **NEW IDENTITY - NEW LIFE - NEW HABITS - NEW RESPONSIBILITY**

There are many possibilities to prevent ID Theft and maintain your right to privacy. One possibility is the request for a new identity and or a social security number change. These are approved only by the agency themselves and are approved on a case by case basis. If your situation warrants this option the Executive Privacy Program will guide you in applying for a SCN number and or recommend a service to legally change your name.

A Secondary Credit Number (SCN) is a new 9 digit number established for financial reporting purposes. This number is NOT a new Social Security Number (SSN). It is an available file number at the credit bureaus that can have financial information reported. You have the right to establish this number only once, so do not abuse it. The bureaus or the IRS can take part in this process to establish your SCN.

### **YOU ARE LIABLE FOR PAYING BACK ANYTHING THAT IS BORROWED with the SCN.**

It is used by celebrities, congress members/government workers, and witness protection reasons. For example, celebrities use it because the media can use their SSN to track their purchases and location. Witnesses under protection can be located if they use their true SSN for transactions. This is the reason why the Secondary Credit Number (SCN) program exists. In order to establish a new credit profile, you will need to establish separate contact and correspondence information that you have not previously used before. This means your current address, contact phone number and old ID will not be used in conjunction with the new SCN Number. This new information is necessary to prevent crossing over of information between your SSN and your SCN, there for separating all possible exposure from your old file.

### **Legality of Secondary Profile Numbers (SCN):**

Federal law allows you to legally use a private Identification number for financial reporting purposes, instead of a Social Security Number. The fact is that social security numbers were never meant for credit tracking or reporting. The Social Security Number was intended for identification purposes only.

Title 5, Section 7 of Publication Law 93-579 of Government Organization and Employees Act:

(a) (1) It shall be unlawful for any Federal, State or Local Government Agency to deny any individual any right, benefit, or privilege provided by law due to an individual's refusal to disclose his or her Social Security Account Number.

Federal Law protects those who do not wish to disclose their personal information (SSN) except where required to do so. Disclosure of your social security number is only required when dealing with the IRS, your employer, or when applying for a federally insured mortgage. Instead of a Social Security Number, you now have the opportunity to establish a SCN Number to protect your Social Security earnings and your privacy.

# **EXECUTIVE PRIVACY PROGRAMS**

## **IDENTITY THEFT RECOVERY & PRIVACY PROTECTION PROGRAMS**

*“You’re Right To Privacy - Your Right to Recovery”*

### **SCN Executive Privacy Program – (Bronze) = \$600.00**

For individuals who wish to protect their privacy more intelligently. Also for individuals who want to keep their personal information more private than the general public. This is sometimes used to protect your privacy to avoid unwanted mail, uninvited visitors, unscrupulous collection companies and frivolous lawsuits. We will provide you with an SCN number, 3 Credit Cards and get you over a 700 FICO SCORE.

### **SCN Executive Privacy Program – (Silver) = \$1,500.00**

SCN number, 3 Credit Cards, 2 Department store cards 1 trade line and get you over a 700 FICO SCORE.

### **SCN Executive Privacy Program – (Gold) = \$3,500.00**

SCN number, 3 Credit Cards, 3 Department store cards, 2 trade line and \$10,000.00 of funding and get you over a 700 FICO SCORE.

### **SCN Executive Privacy Program – (Platinum) = \$5,000.00**

Includes Bronze, Silver and Gold package along with a total of 3 trade lines and \$50,000 or more in total funding.

- All funding's will be charged a 20% success fee which will be due within 24 hours once you receive your funding's.

#### **Documents Required:**

#### **For SCN Program:**

- Copy of Government or State ID enlarged 140%
- Copy of Social Security Card enlarged 140%
- Copy of a Bill or Statement showing current resident address (Only if not on ID)
- Completed Credit Application for Credit Lines (2 Pages)
- Completed Client Information Form (1 page)
- Copy of a current Credit Report (Experian, Equifax and TransUnion)

## SERVICES AGREEMENT & LIMITED POWER OF ATTORNEY

This agreement is entered into on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ between Biz Cred Profile, LLC and or its affiliates/ service providers (herein "the company") and

\_\_\_\_\_, (herein "Client".)

Biz Cred Profile, LLC and its affiliates and or service providers ("the Company") will use outside contractors and service providers to correct, protect and rebuild client's personal credentials, which may include social security, medical, driving, employment and consumer credit records. Company shall also expunge or opt-out client's personal information from public and known private databases to protect Client's privacy.

In consideration of the company's services and fees, client agrees:

- A. To pay the \$\_\_\_\_\_ fee plus which includes the processing fee upon approval prior to work commencing
- B. To NOT misrepresent the new or corrected information in an unlawful manner to avoid financial obligations, bankruptcy, child support, taxes or to use it willfully defraud a lender
- C. That client intentionally sought out the company, which is based in the State of Texas, to perform the services identified here, and that the services may be performed by any principle, affiliate or associate working for or in association with the company.
- D. To follow privacy protocol tips provided to Client to reduce risk of further abuse or exposure to personal information
- E. The company will not discuss client's case with client's spouse, or anyone else, unless the client submits a written request, authorizing the company to do so.
- F. That this Agreement, including its links and the Definitions, constitutes the entire agreement between client and the company and may only be modified in writing

### Service Details:

Company will assist Client in initiating and registering with applicable government and local agencies that specialize or have the authority to mitigate further damage to Client's personal privacy and credentials. Company will utilize only agencies and companies using only lawful means within their policy, jurisdiction or authority. Confirmation of registration or approval of such correction or service shall be issued directly by governing agency or service provider and will be viable and verifiable. Assistance may include obtaining completely new ID numbers, social security numbers, correcting and rebuilding credit history and the expunging of all personal information from internet, public and private databases in order to reduce the risk of future theft and abuse of Client's personal information. Client is responsible for continued managing of their privacy and history of their corrected and or new ID profiles after completion.

## **Warranty & Refunds**

The Company warrants that it will initiate a complaint with the FTC and assist Client in completing all paperwork required to correct, mitigate and protect Client from further information abuse on current ID information. Client shall receive confirmation of enrollment in an opt-out privacy program for 5 years. On "Approved" SCN Clients this warranty shall include a guarantee that any SCN Number issued has not been utilized by any other individual and that it does not belong to any individual. The SCN number will also be validated by SNN Validator, Lexis Nexis and accepted by the three major credit bureaus. Once a SCN Number is issued there will be no refund. No exceptions. Company is not responsible for Client's failure to act in securing additional ID documents such as state ID, failure to manage privacy on personal digital profiles or the failure to maintain credit history.

This program shall take up to 180 days for completion. In the event that client does not receive the above representations with the conditions that the client agrees to submit their request for refund in writing to the company, and to allow the company forty-five days to correct any deficiencies. The company will make a full refund if it is unable to resolve any deficiencies within forty-five days of being notified of said deficiencies.

## **GOVERNING LAW AND MISCELLANEOUS:**

This Agreement is deemed to have been executed and performed exclusively in the State of Texas, without regard to conflict of law provisions, and federal law govern this Agreement. Any legal or equitable action concerning this Agreement shall be initiated only in Texas and both parties agree to submit to the personal and exclusive jurisdiction of the courts therein.

## **SIGNATURE, LIMITED POWER OF ATTORNEY**

The company needs permission from you to communicate with credit bureaus and furnishers, and possibly others, in your name and on your behalf, including writing, signing and transmitting letters and electronic documents in your name. This is a Limited Power of Attorney, granting permission to the company to do this. It authorizes and directs the company to act as your disclosed or undisclosed agent when performing the services you have retained the company to provide. You may cancel your authorization, and the Limited Power of Attorney, at any time by sending the company a letter, stating that you retract your authorization. Without this authorization and Limited Power of Attorney, the company is unable to represent you, and canceling it will close your case in which you will forfeit your fee with the company and you will not be refunded due to the cancellation at the clients own will. Please print a copy of this Agreement for your records.

## **RIGHT OF CANCELLATION**

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

I have read and understand the above statements and that the above is part of my agreement with Biz Cred Profile, LLC. Additionally, I certify that I am the person and I represent myself to sign below. By signing this services agreement I consent to the terms and conditions stated within.

---

Signature

Date

---

Print Name

**NEW CREDIT APPLICATION**  
**(For Funding Program)**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

How long at this address \_\_\_\_\_ Rent ☐ Own ☐ Live with parents ☐

HM Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ What Company? \_\_\_\_\_

Any utility bill in your name? ☐ Yes ☐ No Which Company? \_\_\_\_\_

If no, what proof of your mailing address do you have? \_\_\_\_\_  
\_\_\_\_\_

ID # / Type \_\_\_\_\_ Exp. Date \_\_\_\_\_

Please attach a copy of your ID.

SSN # \_\_\_\_\_ OTHER # \_\_\_\_\_

**WORK INFORMATION**

Current Employer \_\_\_\_\_

Address \_\_\_\_\_

Telephone number \_\_\_\_\_ How long at this company? \_\_\_\_\_

Job Title \_\_\_\_\_

**BANKING ACCOUNT INFORMATION**

Name of Bank \_\_\_\_\_  
\_\_\_\_\_

Checking \_\_\_\_\_ Saving \_\_\_\_\_

**PERSONAL REFERENCES (2 FRIENDS & 1 FAMILY MEMBER)**

Name \_\_\_\_\_

Phone # \_\_\_\_\_ Relationship \_\_\_\_\_

Name \_\_\_\_\_

Phone # \_\_\_\_\_ Relationship \_\_\_\_\_

Name \_\_\_\_\_

Phone # \_\_\_\_\_ Relationship \_\_\_\_\_

By signing below, I certify that the above information, which was given by me to obtain credit, is complete and true to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history. If credit is granted, I request a credit card for use in connection with this account. If such a card is not unavailable, I request a card later when it becomes available. If this is a joint account, I understand that I may be liable for all credit extended under the account to any co-applicant. To ensure quality service, calls are randomly monitored.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## **PRIVACY AND SECURITY POLICY**

Biz Cred Profile, LLC is committed to protecting the privacy of consumers. We will not disclose any information about you to any outside third party unless it is for the express purpose of delivering our products and services to you or unless it is required by law. Therefore, we will not disclose, sell, resell or share your credit information, nor any data derived in our interaction with you, to other organizations and/or individuals for any purpose, including advertising.

Biz Cred Profile, LLC is fully committed to protecting your personal information, and in so doing we provide the above guarantee. By using our Services, you consent to the collection and use of information as it is disclosed in this Privacy and Security Policy Statement.

We recognize and share the privacy and security concerns. The following Privacy and Security Policy provides our clients with key information as it relates to this important topic: the type of information we collect and its security, how we use the collected information, the benefits to you from the information we do collect, and its disclosure.

What information do we collect?

Biz Cred Profile, LLC asks for information necessary to provide our products and services to you. To ensure that we protect your personal credit data, we ask you to provide certain documentation to authenticate who you are. During the credit process, we need the following information in order to process your membership and fulfill your request: your full name, social security number, state identification or driver's license, e-mail address, current address, date of birth, credit card type, credit card number and credit card expiration date.

To ensure the authenticity of the individuals who order our credit products, we always require a copy of social security card and state identification or driver's license in addition to the customer information mentioned above. This is necessary for us to be absolutely certain that we identify you correctly when credit information is verified from the credit reporting agencies.

Furthermore, we may contact you by e-mail to confirm or check the accuracy of supplied information as well as to send you notices about special offers, new products, services, promotions and other similar information. Should you wish not to receive e-mails from us; please advise us by e-mail; we will respect your wishes regarding the methods we use to communicate with you.

In addition to the information we collect directly from you, we also gather information to customize our products and services, evaluate customer needs, and provide excellent operations and customer service and other similar Information that is not specific to any one person. We do not share this information with any other organization.

How secure is this information?

Biz Cred Profile, LLC uses the most advanced technology available. 128-bit encrypted Secure Sockets Layer (SSL) keeps your personal information, including credit card numbers, secure from unauthorized access. Netscape 4.0+, Microsoft IE 4.0+, and most frame-enabled browsers support SSL.

Do we disclose the information it collects to outside parties?

No, we do not dispose and/or sell any confidential customer information that is obtained or derived from you. However, we must cooperate fully should a situation arise whereby we are REQUIRED by law or legal process to provide information about a customer.

How do we update our Privacy and Security Policy?

Any changes to our Privacy and Security Policy will be updated immediately and posted accordingly so that you are always aware of what information we collect and how we use it.

Privacy Policy updated 10/1/14



# Biz Cred Profile

## Application for Secondary Credit Number (SCN)

\_\_\_\_\_ Please be aware that the SCN is an alternative 9-digit number to be used for the purpose of keeping your social security number private. This number does not replace your social security number and should not be used for any government purposes such as but not limited to: Military, Child Support, DSS, Income/SSI, Taxes, FHA, VA or any government backed funding. The ability to use a SCN (Secondary Credit Number) derives from certain rights guaranteed to you by the 1974 US privacy act title V. You have the right to keep your Social Security Number private, and not be denied service due to your refusal to release your social security number. The alternate number serves you in that purpose and that purpose only. You are still legally responsible for any transactions or obligations you secure with your SCN.

\_\_\_\_\_ This is not a 2<sup>nd</sup> social security number. Please use this number responsibly.

\_\_\_\_\_ You have the right to establish this number once, and only once. Do not abuse this right.

\_\_\_\_\_ By signing below you agree that you fully understand the parameters set forth in the paragraph herein.

\_\_\_\_\_ Defaulting with any creditors of your new SCN number can bring forth serious consequences. We do not endorse individuals who defraud their creditors.

\_\_\_\_\_ You also agree to take full and complete responsibility for your actions and your credit.

\_\_\_\_\_ You waive the right to lay any claim on Biz Cred Profile, LLC, and any of its affiliates.

**DISCLAIMER: ALL RESPONSIBILITY FOR THE USE OR MISUSE OF THIS INFORMATION LIES SOLELY ON THE CUSTOMER. THIS INFORMATION IS NOT SHARED TO DEFRAUD OR SCAM PAST, CURRENT, OR FUTURE CREDITORS. EVEN THOUGH YOU CAN SIGNIFICANTLY RAISE YOUR CREDIT SCORES WITH THE INFORMATION PROVIDED, YOU ARE RESPONSIBLE FOR ALL DEBTS INCURRED AS A DIRECT RESULT OF YOUR IMPROVED CREDIT SCORE. WE ARE NOT A CREDIT REPAIR COMPANY; WE SIMPLY SHARE INFORMATION AND ASSIST YOU WITH YOUR FUTURE ENDEAVORS. WE ARE SHARING VALUABLE INFORMATION WITHOUT ADVICE AND NOTHING MORE. IT IS A GREAT WAY TO PROTECT YOU AGAINST IDENTITY THEFT. AS THE CUSTOMER YOU AUTHORIZE WORLDWIDE MOVEMENT TO VERIFY INFORMATION AND TO VIEW AND RUN YOUR PERSONAL CREDIT REPORT.**

### **USE PRUDENT JUDGEMENT AND ACT RESPONSIBLY!!!**

Exercise caution when applying for new lines of credit. This information is NOT sold as a quick fix for those who want to cheat the system or defraud current or future creditors. Our goal is to provide excellent service to our customers, however inherent in the service is the potential for abuse. We do not support abuse or manipulation of the SCN number in any manner. Biz Cred Profile, LLC will report to the appropriate authorities ANY applicant attempting to defraud the credit bureaus or creditors purposefully in any manner. The SCN number is an opportunity to

protect your government issued Social Security Number and is a privilege that may only be extended once in your lifetime. **NO REFUNDS** if we determine that you have provided us with a social security number that is not yours. This is illegal and will not be tolerated.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_ By signing this document you authorize Biz Cred Profile, LLC. to request your credit file from the three (3) credit reporting bureaus after we have issued a new SCN number.

\_\_\_\_\_ You also certify that the social security number is your number and not a fictitious number.

\_\_\_\_\_ You also certify that you understand that having an SCN number is a one-time opportunity and should not be taken lightly.

\_\_\_\_\_ You also understand that the purpose of an SCN number is to protect your government issued Social Security number and not meant as a tool to defraud current or future creditors.

\_\_\_\_\_ You also absolve Biz Cred Profile, LLC, and any of its affiliates of all responsibility if you choose to defraud a creditor past, present or future.

\_\_\_\_\_ You waive any rights or claims against, Biz Cred Profile, LLC.

## **Questions & Answers for SCN**

Q. What is a Secondary Credit Number (SCN)?

A. It is a nine digit number separate from your social security number used to track your credit activities and history.

Q. Is this a Tax ID/EIN?

A. No. Tax ID/EIN are used for businesses and corporations. There are no SS4 forms involved.

Q. Where do the SCN numbers come from?

(PENDING INFO FROM WORLDWIDE MOVEMENT)

Q. How long does it take to receive the SCN number?

A. You Will Receive Your SCN Number & a Tri Merged Credit Report with Credit Reporting within 45 days of processing within normal circumstances. However, any delays or non-reporting of trade lines after we have completed our part is totally under the control of the creditor and the credit bureau.

The length of time it takes a trade line to appear on a report can vary. Openly, it largely depends on when in the month you make your order and the creditor's "reporting cycle date". We target having the lines reported for you within 15-30 days, but to make sure we always exceed client expectations, we like to set up to 45 - 60 days as the expectation in our marketing campaigns.

Q. What's the cost for a Secondary Credit Number (SCN) Package?

A. \$3,000 for the Number Profile Only or \$5,000 for the Number Profile and lines of Credit (additional Fees apply after funding)

Q. Is this legal?

A. Yes. You are granted actual accounts, simply with limited usage terms. You can use the existing laws to your advantage for a change. Due to certain rights guaranteed by the 1974 US Privacy Act Title V, you have the right to keep your Social Security Number private and not be denied service due to your refusal. The credit bureaus are not government agencies, so you do not have to give them your Social Security Number.

Q. Can I use the Secondary Credit Number (SCN) for applying for a car loan?

A. Yes. We suggest you establish some credit first before doing so.

Q. Can I use the Secondary Credit Number (SCN) for applying for a mortgage loan?

A. No. Most lenders would need a copy of your social security card along with W2's & check stubs. SCN numbers are not allowed to be used for mortgages, government backed loans, military or official business where an official Social Security Number is required.

Q. Can I use the SCN to rent an apartment?

A. Yes. We suggest establishing some credit before doing so. Most landlords want to see some kind of credit history to determine if you're a high risk. With our profile a credit profile will already be established for you.

Q. What will my new FICO Score be?

A. With our profile you will effect a 700-800 score. The establishment of additional

Q. What can I use my new SCN Secondary Credit Number {SCN} for?

A. As mentioned earlier, you can use your new Secondary Credit Number (SCN) for anything that would normally require you to use your Social Security Number for credit reporting purposes. Use it to receive credit cards, car loans, personal loans; etc.

Q. Can I use the SCN Secondary Credit Number (SCN) to open a bank account?

A. Yes. Some banks will accept a SCN, however established credit would most certainly help.

Q. Can I use the Secondary Credit Number (SCN) to obtain a State Id. or Driver's License?

A No. The purpose of Secondary Credit Number (SCN) is to establish credit only, however obtaining a passport with your social security number would be advisable as a secondary ID for your SCN number. You do not want to use your same driver's license or state ID that you have used before.

Q. Can I order a credit report with the new number?

A. Yes.

Q. Can I use my SCN Secondary Credit Number (SCN) for employment and gov't purposes? A No!

You can't use Secondary Credit Number (SCN) for employment or gov't purposes including and not limited to: military, child support, DSS income, SSI, FHA, VA, or any government backed funding.

Q. Am I responsible for the debts on my old report?

A. Yes! We suggest not to use the Secondary Credit Number (SCN) as a way to avoid any debt (defraud creditors) under your Social Security Number or E.I.N. You are responsible for all debts on your old report and debts incurred with your Secondary Credit Number (SCN). You must remember that while you are rebuilding your credit, you must use your new Secondary Credit Number (SCN) wisely. If you have had troubled credit in the past don't repeat your mistakes.

Q. How can I be guaranteed this SCN will work?

A. We've been in business for over 5 years now and helped numerous people reached their goal of started all over with their credit. We can also provide physical proof of tri- merge credit reports. We 100% guarantee our tradelines. They will appear on your credit record or we will provide a free replacement tradeline. This never has been an issue.

Q. Does SCN come from people that are deceased or incarcerated?

A No...Definitely not! Our SCN are clean numbers that aren't attached to anybody including the deceased, the incarcerated, and S.S.N.

Q. Is this file segregation?

A No, definitely not! FILE SEGREGATION IS ILLEGAL!!! This isn't a program were we tell people to defraud their creditors or use E.I.N.or T.I.N. to possibly gain new credit after filing bankruptcy. We encourage people to pay off their old debt. We even have a program in place to help fix your credit on S.S.N. We educate our customers how to use their SCN wisely so that they don't make the same mistakes over again.

Q. Can you purchase more than one SCN?

A No.

Q. When filling out a application for example (a department store), would I put the SCN in place of the S.S.N.? A. Yes. Just make sure you put a line through S.S.N. on the application and use your SCN. Also, be sure to use the information you provided us with. Which is your name, new address, and date of birth.