

Top Ten List of Things You Will Never Hear the Big-3 Credit Agencies Say When You Call Them!

10. We're going to get serious about doing our part to fix this nasty identity theft problem. We admit our databases affect the lives of hundreds of millions of people all over this world. We know we are in control of your very livelihoods...Uh...no, we're not really God — sometimes we just role-play!
9. Our errors caused you harm so we're going to reimburse you for those ghastly interest rate spikes and high insurance premiums you had to pay during our many system failures!
8. We're going to stop all the confusion and run public service announcements, purchase air time and send consumer notices directing them where to get their real "free" annual credit reports!
7. Yes, that's right...now that I am reviewing your dispute, and documentation you supplied us with, I can clearly see your credit report contains inaccuracies. Well, let's remove those pesky accounts right now. And, why don't we compensate you for the 300 hours you've already spent trying to fix these blasted errors?
6. Yes, it's often easy for us to discern whether or not you've been a victim of id theft from your provided documentation. We will now have procedures in place to actually review it and then accept it as proof so we can clear your good name — immediately. After all, we don't want to sell a defective product!
5. We admit our system is broken. We are going to stop blaming others and actually fix it! After all; we have plenty of money to do so.
4. We no longer expect you to work for free, as an unpaid credit bureau employee — we're going to hire our own employees and pay them to do our own work!
3. It's your credit score...we're not going to make you pay for it anymore!
2. You're right — we're wrong and we apologize!
1. Come right into our local office for assistance.

by Denise Richardson

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