

Credit rating a problem (Oahu)



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Americans move and do not receive bills, payments are mailed to creditors and because of holiday mail or mistakes by the postal carrier, the payments are received late. The late payments, although not the fault of the consumer ultimately end up as a adverse item on their credit reports. Late payments cause increased interest rates. Identify your rights as a consumer and learn how to prevent the credit card companies from profiting on your misfortunes. We do not make excuses for creditors or collectors that take advantage of Consumers. We stand up for the rights of our customers, while educating them in ways to stop similar circumstances in the future and enabling them to gain control of their financial.



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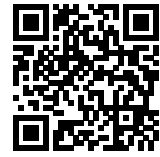
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