



7 TIPS TO COMBAT LESS-THAN-PERFECT CREDIT

Think you can't get an RV loan with a less-than-perfect credit history? Think again. Using these 7 tips – along with time, commitment, and some homework – you could soon be enjoying the RV life.

1

CHECK YOUR CREDIT RATING EVERY YEAR

You can get a free copy of your report from each of the three nationwide reporting agencies every 12 months from annualcreditreport.com. Or you can contact the credit bureaus individually: **Equifax Credit Information Services:** 1-800-685-1111, **Experian:** 1-888-397-3742, **TransUnion Corporation:** 1-800-916-8800.

It's important to correct any errors as soon as possible; not only can they negatively affect your rating, but they also often take 30-60 days (sometimes longer) to resolve disputes.

2

PAY YOUR BILLS ON TIME

Add payment deadlines and amounts to your calendar and check them off as you go. Another option: look into an automatic bill payment plan through your financial institution or the company you're paying.

3

PAY DOWN YOUR CREDIT BALANCE

Pay more than the minimum amount, if possible. You'll be surprised how quickly it brings down your balance and how much less you'll be paying in finance charges at the end of the loan.



4 SAVE UP FOR YOUR DOWN PAYMENT

It may not be easy to do, especially if you're paying off existing credit balances. But the more you can pay up front, the better your chances of getting an RV loan.

5 DON'T OPEN OR APPLY FOR ANY CREDIT CARDS

Every time you do, it affects your credit score. Not only that, don't close any existing credit cards. If you close a card that has a high credit limit but keep your balance the same on your other cards, it will look as if you are maxing out your available credit, which can hurt your score.

6 PROVIDE DOCUMENTS THAT SHOW YOU'RE A GOOD RISK

These could include:

- The most recent pay stub from your job
- Your utility bill (gas, water, electricity)
- Your driver license
- Three personal references

7 SHOP AROUND FOR THE BEST RATES

Just because you have a less-than-perfect credit history, it doesn't mean you should settle for the first quote you get. Shop around, but be sure to apply for the loans within a 14-day span so it only counts as one inquiry on your credit report.



ABOUT

RV WHOLESALE SUPERSTORE

Family owned and operated since 1972, RV Wholesale Superstore has been selling and servicing a variety of recreational vehicles to customers just like you. We have a long tradition of customer service excellence because we recognize that our customers are part of our family and because we've partnered with the best manufacturers in the RV business.

We stock more than 25 brands from major manufacturers like Forest River, Palomino, Coachmen and Keystone including, many different travel trailers, fifth wheels, toy haulers, sport utility RVs, hybrid expandable RVs, and pop-up trailers. Our factory-trained professionals are here to help you find the RV that is right for you.

CONTACT

RV WHOLESALE SUPERSTORE

We understand that today's customer is value-driven. Our mission is to help you find the right RV for the right price and provide you with the best service long after your purchase.

RV Wholesale Superstore has a global reach. While our show yard is located just outside of Toledo, Ohio, we specialize in wholesale RVs shipped throughout the United States, Canada, and overseas. Visit us online at www.rvwholesalesuperstore.com, in-person at 5080 W. Alexis Road, Sylvania, OH, or call **844-601-1171**.