Credit repair agencies, sometimes called “credit services” or “credit clinics,” offer to clean up your credit record. They charge a hefty fee and usually cannot deliver what they promise. You generally can do a better job cleaning up your own credit record at no cost. These agencies may even make matters worse for you or cause you legal problems.

Source: National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library
Source URL: https://library.nclc.org/sd/0706