

Credit score improvement is the highest-yield, lowest-risk ROI available.

KEY FACTS THAT CAN TRANSFORM YOUR CLIENTS' FINANCIAL OUTCOMES

The numbers below might surprise you - they certainly surprised me.

Backed by 31 years of consulting alongside leading financial experts and verified through extensive multi-AI data modeling, these insights represent crucial knowledge everyone should have.

Every single point your clients' credit score improves pays them back for life.

Tax-Free ROI Wealth Model Table (x-factor: \$75 one-time investment in this eBook)

\$75x ROI BENEFIT PERIOD	+ 50 Point Credit Score Increase	+ 100 Point Credit Score Increase
Years 1 – 5	\$15,720 saved (209× ROI)	\$37,860 saved (504× ROI)
Years 6 – 10	\$18,300 saved (244× ROI)	\$43,080 saved (574× ROI)
10-Year Total	\$34,020 saved (453× ROI)	\$80,940 saved (1,079× ROI)
Daily Benefit	\$9.32 tax-free ROI/day	\$22.18 tax-free ROI/day
Weekly Benefit	\$65 tax-free ROI/week	\$155 tax-free ROI/week
Monthly Benefit	\$283 tax-free ROI/month	\$674 tax-free ROI/month
Yearly Benefit	\$3,402 tax-free ROI/year	\$8,094 tax-free ROI/year
Add 50 Points - Save your clients \$15,720 in 5 years and \$34,020 in 10 years.		
Add 100 Points - Save your clients \$37,860 in 5 years and \$80,940 in 10 years.		
Facts and details are in the eBook and on eCreditFix.com		

Savings are actual, not estimates they reflect rates in this [TIER / RATING](#) interest table.

Credit Score TIER / RATING	Auto Loan APR	Mortgage APR
(Poor) 580 - 629	12% - 14%	8.5% - 9.5%
(Fair) 630 - 679	9% - 11%	7.5% - 8.5%
(Good) 680 - 729	6% - 8%	6.5% - 7.5%
(Very Good) 730 - 779	4% - 6%	5.5% - 6.5%
(Excellent) 780 - 850	3% - 4%	4.5% - 5.5%

OVERVIEW

eCreditFix is a high-value credit optimization system designed for all ages. While age 35 and over respond with interest, those over 45 are the most interested.

Your team can feature the book in articles or recommendations at zero cost, earning 35% of every sale through your unique Gumroad affiliate link. The standard price is \$75.

Affiliate Link:

<https://gumroad.com/checkout?product=ovjskb>

SYSTEM TRANSPARENCY

Your board can audit the full system, detailed number breakdown and interest tables at:

- Main Page: <https://ecreditfix.com>
- Support & Documentation: <https://JustUs2.care>

System flow diagrams, file layouts, chapter previews, and methodology.

KEY PERFORMANCE INSIGHT

Across Google and Bing, eCreditFix shows unusually strong, high-intent engagement. Typical industry CTR is ~1–2%, yet our combined performance significantly exceeds this benchmark – confirming that your followers - and ours - are actively seeking a solution rather than passively browsing.

RETIREMENT AGE RELEVANCE

Older consumers carry higher balances, more insurance exposure, more refinancing events, and more credit-based underwriting triggers. This makes credit optimization disproportionately valuable for adults aged 45 and over - the demographic where our ads show the strongest engagement.

A full data breakdown and ROI modeling appear below.

Industry averages for Facebook ads typically fall around a 1% CTR and a 50% landing page view rate. With our current 6.00% CTR (**elite performance; far above industry norms**) and 78.96% landing page views, we’re performing well above standard benchmarks.

The numbers prove your audience is already interested - our Facebook campaign shows strong engagement, high click-through rates, and consistent page views, confirming that your subscribers are actively looking for solutions like this.

Engagement Statistics Demonstrate
Strong, Consistent Response From Your Followers - and Ours
GOOGLE SEARCH PERFORMANCE - Category: High-intent search engagement Strong

Industry Norms: • Typical Google Search CTR: 1.0% – 2.0% • Strong CTR: 3.0% – 4.0% • Elite CTR: 4.5%+	eCreditFix Performance: • CTR increased from 4.10% → 4.58% (+8.9%) • Current Google CTR: 4.58% (elite) • Search Partners CTR: 26.6% • Google Display Network CTR: 5.1% • Discover CTR: 4.2% • YouTube CTR: 2.3% • Blended Google CTR: 4.6%
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LANDING PAGE CONVERSION EFFICIENCY - Category: Funnel health & load-through rate

Industry Norms: • Typical LPV rate: 45% – 65% • Strong LPV rate: 70% – 80% • Elite LPV rate: 80%+	eCreditFix Performance: • Landing Page View Rate: 78.96% (strong) • Cost per LPV: \$0.29 (industry: \$1.20 – \$3.80) (ultra-efficient; 3–6× below industry norms)
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FACEBOOK ADS PERFORMANCE - Category: Social engagement & traffic quality

Industry Norms: • Typical CTR (credit/finance): 0.8% – 1.4% • Good CTR: 2.0% – 3.0% • Elite CTR: 3.5%+ • Typical Frequency: 1.0 – 2.5 • Typical CPC: \$0.80 – \$2.20	eCreditFix Performance: • CTR: 6.00% (elite performance) • Frequency: 1.06 (ideal exposure; zero fatigue) • Cost per LPV: \$0.29 (ultra-efficient; 3–6× below industry averages) • CPC \$0.21 • Age 65+ CTR: 6.10% (exceptional) • Overall Facebook CTR: 5.74% (top-tier engagement)
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CROSS-PLATFORM INTENT DENSITY - Category: Multi-channel user intent strength

Industry Norms: • Typical blended CTR: 1.2% – 2.5%	eCreditFix Performance: • Google blended CTR: 4.6% • Facebook CTR: 6.00% (top-tier engagement) • Bing CTR: 9.7% (Combined intent density: 3–5× industry norms)
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Interpretation: Users are actively seeking credit score solutions and respond immediately when they see eCreditFix.

EXECUTIVE SUMMARY

Since last week's evaluation, Google Search CTR increased from 4.1% → 4.58% (+8.9%).

Across Google, Facebook, and Bing, eCreditFix outperforms industry norms by 3–5×, demonstrating unusually strong intent density and high-value engagement across all platforms.

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- Frequency: 1.06 (**ideal exposure; zero audience fatigue**)
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Elite Facebook ROI — 6% CTR, \$0.29 LPV, and ideal 1.06 frequency. Benchmarked against historical performance and our documented records, this is a high-yield, low-friction credit-finance profile and ranks among the strongest responses ever recorded.

Consumer Reports states -

34% of Americans have credit report errors.

THAT ONE MISTAKE can cost you \$80,000.

That One Mistake is among many fixes we reveal.

Financial systems reward awareness.

Mistakes are everywhere -

Experian = 79% of credit reports contain bad data.

The FTC = found 1 in 5 Americans have reporting errors.

The CFPB = reports credit issues are the #1 complaint.

Financial systems punish confusion.

\$495 - \$671 every month - money you're losing while your credit score is stuck.

A 50 - 100 point gain puts that money back in your pocket.

This simple HOW-TO GUIDE directs you to improve your score, keep your money.



The Credit Score Toolbox™

● Stop Losing \$37k-\$80k in Tax-Free Interest to Sub-780 Credit.

A Complete AI Credit Repair System Blueprint for any score under 780

eCreditFix tables aren't just correct - they're MULTI-AI verified for absolute accuracy.

KEY FACTS THAT CAN TRANSFORM YOUR FINANCIAL FUTURE

The numbers below might surprise you - they certainly surprised me.

Backed by 31 years of experience consulting alongside leading financial experts and verified through extensive multi-AI data modeling, these insights represent crucial knowledge everyone needs to have.

Simply put, as you analyze the numbers below, realize that every single point your credit score improves pays you back for life.

If you can find another investment that delivers a higher, safer, and tax-free lifetime return, please share it with the world.

WHAT'S INSIDE YOUR COMPLETE TOOLBOX (\$75)

When you order today, you get immediate access to the full, plug-and-play system:

The training and use AI in this Guide is 100% optional, Master email and letters are provided.

1. The Core Blueprint (Guide) Detailed Below

The step-by-step framework to boost scores by 50 to 100 points and eliminate \$37k-\$80k in tax-free interest losses caused by sub-780 credit scores.

2. The AI Toolkit & Prompt Library

Done-for-you prompts for AI to write dispute letters, audit credit bureau responses, and streamline your repair process.

3. The Action Resource Vault

Ready-to-use dispute templates, credit bureau contact sheets, and tracking logs.

4. The eCreditFix eBook is a Fully Editable Digital Guide

WORD IS REQUIRED / if you don't have it, A FREE COPY is available on your Payment Receipt

- Make beneficial notes directly in the eBook
- Use the FIND feature to locate anything of interest
- Find definitions in the Comprehensive Glossary
- Search for anything needed to increase your Return On Investment

A BIO SNAPSHOT

Dennis has decades of experience helping people understand complex financial and technical systems.

He directed system design and software development supporting nearly 500,000 corporate and individual federal and state tax returns. He invested decades designing accounting, inventory, and data-processing systems used by thousands of businesses nationwide, including involvement with 650 firms and 36,000 businesses across the country.

His work at McDonnell Douglas expanded his business expertise even further.

eCreditFix is quite simple - no gimmicks.

.. It's built on institutional-grade math, .. not generic credit advice.