Credit.com

MEDIA KIT

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About us

For over 25 years, Credit.com has empowered consumers to take control of their credit with powerful monitoring tools and educational resources that simplify the confusing world of credit. Credit isn't just our name— it's everything we are. Credit.com supports over one million consumers as they work to understand and improve their credit, with tools to help users find the right credit cards and best loan rates.

Our vision

Consumer advocacy is the defining purpose of our organization. Credit is confusing, but we're committed to helping you understand and master your credit profile so you know how to improve your financial standing. We do this by breaking down complex topics and displaying relevant products and actions that we believe are are useful and relevant to your credit journey. Our mission is to help the Hardest Working Americans™ to improve and navigate the path of financial wellbeing.

We Champion the Hardest Working Americans

HARDEST WORKING AMERICANS™

Our mission

The destination for the Hardest Working Americans to improve and navigate the path of financial wellbeing.

Millions of Americans work day in and day out to improve their financial situation, only to be met with setback after setback, often outside of their control. These are the Hardest Working Americans, and we're here to help them navigate the complexities of the financial world.

The Hardest Working American is resilient. They've got grit. A great work ethic. They just need a little extra help, which is where we come in. We've created a few unique and all-encompassing tools to help them work to get their credit where they want it to be.

"The most important thing for us is to deliver value to the consumer. The Hardest Working Americans at the core of our mission need a product that puts them first, and provides more than an educational score."

- David Lord, General Manager, Credit.com

Our products

extracredit®
by credit.com

ExtraCredit is the most comprehensive subscription-based credit care product available today. This tool offers five robust credit-building features to help our users manage every aspect of their credit at an affordable price:
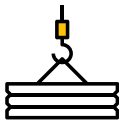
Build It | MORE FOR YOUR SCORE

Build It allows users to add bills to their credit profile and add credit for payments they already make.

Guard It | MORE THAN A LOCK

When it comes to identity theft, a warning system is not enough. Guard It gives users real-time, proactive alerts to stay ahead of ID theft.
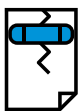
Track It | INSIDER INFO

We show our users what no one else will, starting with 28 different FICO® Scores and reports from all three bureaus.

Reward It | GET PAID

Anytime someone gets approved for a credit card or loan through a free app, those apps get paid. With Reward It, that cash goes back to our users.

Restore It | REPORT CLEAN UP

Credit mistakes happen. With Restore It, our users get discounted access to a leader in credit repair, who will work with them to challenge the inaccurate or unfair negative items hurting their score.
* Where available

Think of ExtraCredit as a one-stop-shop credit solution, aimed to help consumers understand their credit and achieve their financial goals. Everyone needs help mastering their credit, and ExtraCredit gives users the resources to take their credit to the next level.

Credit Report Card

Credit.com also offers a free Credit Report Card so users can see where they stand and manage their credit wisely. Understanding your credit is the first step toward overall financial well-being.

When someone signs up for the Credit Report Card, they get a free Experian VantageScore 3.0, updated every 14 days. But it's more than just a free credit score. Our Credit Report Card helps users see what they're doing right and what area they need to work to improve.

Users also get personalized recommendations and see what credit cards and loans are appropriate for their credit. This tool also allows users to compare their score with others across the country, or within their state and age group, meaning they can know how they compare.

Personal Finance Tools

We're dedicated to helping our users understand the complete financial landscape. We review and explain the full scope of personal finance tools, from credit cards to loans, savings accounts to insurance companies and everything in between. Whether they need help with their taxes, are looking for credit repair or exploring loan options, Credit.com has the tools to help consumers succeed.

Logo and colors
Logo usage

1

2

3

4

5
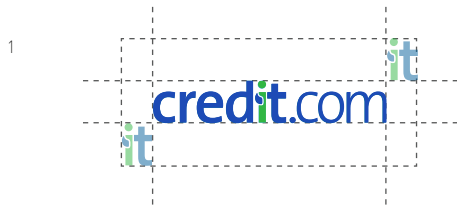
Why 'It'?
The most important part of our logo is the 'it.' Here's why: no matter what your 'it' is, credit is what will get you there. Not only does the Credit.com 'it' reinforce this idea, but it also highlights our relationship with consumers. We are here to empower our users to take control of their financial future. Just as the T wraps its arm around the I, we act as a friend and guide to our users, helping them navigate their credit journey with trustworthy advice and effective tools.

1
Full color logo
This is our main logo and should be used whenever possible. Always allow for a clear space around the logo. As a general rule, make sure you can fit the "it" between the logo and any surrounding elements.

This applies directly to partnership logo usage.

2-5
Alternative logos
These logos may be used in place of the main logo when needed. The black and white variant should only be used in color-restricted design where only one color is available. The other variants should only be used on dark colored backgrounds, and our brand colors should be used for background colors when possible.

Logo usage

1

2

3

4

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1
Heavy shadows
Only use a shadow if it is absolutely necessary, and never use a heavy shadow, as it will distract from the logo.

2
Non-brand colored logos
Only use the approved logos as seen on the previous page.

3
White background on a color background
A white box on a color background is unprofessional. There are logo formats available with transparent backgrounds (meaning no white box).

4
Non-brand color backgrounds
Only use brand colors as a background for the logo. When a logo is placed on an image, make sure the logo is both clear and legible.

5
Logo on an axis
Never twist, angle, flip or turn the logo. We want the logo to be readable. Please contact the design team for approval if you feel you need your logo to be angled.

Primary colors

Credit.com is straightforward. We use color sparingly, embracing the power of black and white. Color should emphasize the most important parts of our message. Don't be afraid of white space.

1

Black
Pantone Neutral Black

CMYK 0/0/0/100
RGB 35/31/32
HEX #000000

Dark Blue
Pantone 286

CMYK 91/78/0/0
RGB 29/75/182
HEX #1D4BB6

2

Certain brand colors should be emphasized within our designs. The size of the color bars on this page and the next indicate this color hierarchy.

3

Green
Pantone 361

CMYK 75/0/100/0
RGB 57/181/74
HEX #39B54A

Secondary colors

4

Dark Gray
Pantone 430

CMYK 58/37/33/22
RGB 108/117/125
HEX #6C757D

5

Medium Gray
Pantone Cool Gray 4

CMYK 29/20/20/2
RGB 189/189/189
HEX #BDBDBD

6

Light Gray
Pantone Cool Gray 1

CMYK 6/3/4/0
RGB 242/242/242
HEX #F2F2F2

7

Light Blue
Pantone 7461

CMYK 72/34/0/0
RGB 63/143/205
HEX #2F92E0

8

Dark Green
Pantone 374

CMYK 59/0/80/0
RGB 130/230/93
HEX #82E65D

9

Yellow
Pantone 115

CMYK 0/36/96/0
RGB 255/193/7
HEX #FFC107

10

Orange
Pantone 130

CMYK 0/61/91/0
RGB 245/131/35
HEX #F58323

11

Red
Pantone 709

CMYK 0/73/45/0
RGB 225/91/
HEX #E15B6B

1-4
Primary colors The majority of your design should use these colors. You may also use different shades or tints of these colors to achieve greater color diversity.

5-11
Secondary colors These colors are primarily used for the grades. Red is more cautionary and should be used for alerts when needed. The grays are used more for a background color to separate sections.

ExtraCredit colors
The straightforward nature of ExtraCredit lends itself to a more saturated and vibrant color palleted. While you must stick to the colors outlined here, color can be exaggerated with ExtraCredit. Individual colors are also tied directly to the different features (see page 18 for more details).

How to Write for Credit.com

Like any other online publication, we have a signature style.

Here's what to know

- All pieces should reflect the style and tone of Credit.com. Our tone is conversational—like you're talking to a good friend—and our style is simple and clear.
- We follow the AP Style Guide for grammar and spelling.
- We expect pieces to have correct spelling, grammar and punctuation.
- Posts should not be overly promotional or salesy. Our purpose is to inform, not sell. If your piece feels too self-promotional, we simply won't be able to publish it.
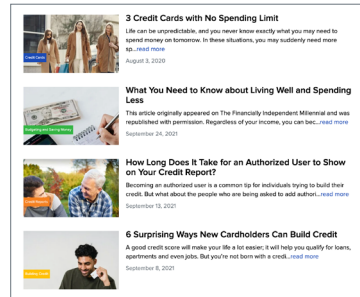
It's worth taking a look at our articles to get a feel for our style. Take a look at these examples to see if your piece meets our standard and style:

3 Credit Cards with No Spending Limit

How to Protect Yourself from Utility Bill Increases

Business Credit 101: Establish and Improve Your Business Credit Score

How Often Can You Check Your Credit Score, and How Do You Get It?

Tips for Building Your Credit

Note

We reserve the right to edit content for style, tone, accuracy and grammar to meet our needs.

How to Write for Credit.com

Credit.com's voice can be broken down into three main traits:

Trustworthy

We want to be seen as the authority on all things credit. We also want our users to trust that when they visit Credit.com, they won't be "sold" something they don't need. Users should visit us because they know they can find answers to their credit questions.

Friendly

We don't want our users to think we're some giant corporation (because we're not). That's why we use regular, everyday language to clearly communicate with consumers. We are also honest and optimistic, as we believe that is the only way to truly motivate our users.

Impactful

Our products do what they say they will, and our language should reflect our confidence in their effectiveness. In other words, our products already walk the walk. Lets make sure we talk the talk too.

More general tips
- Focus on the user
- Use subheads, callouts and bullet points to ensure content is easy to read
- Show it or tell it (but never both)
- Use emojis to add emotion, not replace it
- Avoid ambiguity and passive voice
- Always include a call to action

Anything I shouldn't say?

The credit industry is heavily regulated, and unfortunately, we can't list everything you can or cannot say. That being said, here's a list of a few things to avoid:

BANNED TERMS:

Expert

In partnership with

Any statement of definitive outcome or results

Unsubstantiated statistic

Assessment or ranking words (Best, Top, Leader...etc) must be used with caution (if AMEX involved, don't use at all. If another issuer refer to content term limitation matrix)

Fictional experiences

Any profanity

Any type of implicit or explicit discrimination

False information

Misleading information

Just for you

Credit Trigger Terms (rates, fees) require additional disclosures.

Instant approval

Will qualify

This card/product will improve your credit score

Free financing

Absolute terms (all, always, never, every, entire)

Guarantees

Progrexion

Government approved

Endorsed by...

Exclusive (with the exception of the exclusive discount through Reward It)

Does Credit.com have a boilerplate?

Credit.com provides consumers credit monitoring solutions with a team dedicated to helping simplify the confusing world of credit. Find the resources and tools you need to help give your credit what it needs and ease the path to financial wellbeing.

Learn more at **credit.com**.

Check out our blog at **credit.com/blog**.

Like us on Facebook, follow us on Twitter **@CreditExperts**, and on Instagram **@credit.com**.

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