

Reasons that a customer will not give credit info.

- Stubborn
- Privet does not share info with anyone.
- Been a victim of Identify theft.
- Lazy
- Does not trust a banker.
- Knows if he/she does you will deny them.



Ways to deal with these customers

- Draw Credit info from the customer

- Gather credit information from other people.

- Use on-line credit tools.

Ask the right questions	

Draw Credit info
from the customer

- Ask for it.... (Hu?) the right way.
- Identify what the issue is.
- Ask around the question you want to know.
- Others



On-line credit tools.	

NACM	
NTCR Trade groups Your network If you don't have one guess what Talk to people outside your trade.	NACEM NEWS National Association of Costa Management   NEWS Driving results

I still have limited info, now what??

- Write the customer's story.
- What does your gut say.
- When all else fails......



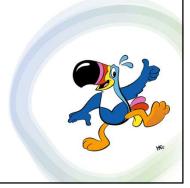
## Write the customers story.

- What do you know.
- What are you missing.
- What do you know of similar customers.
- $\bullet\;$  Fit all the pieces together and fill in the gaps.



What does your gut say.

- Ask your self\_\_\_\_?
- What is your ultimate goal?



## When all else fails.

- To Deny or not to Deny that is the question.
- What is your risk tolerance? \$\$
- Is the lack of information a good thing?