

Sales Script

My name is _____ I'm with Mutual Savings. ↓ I'm calling in regards to your Visa and Master card accounts. ↓ Because of the credit you have established your interest rates should finally be dropping on your current accounts and their balances so congratulations ↓ With the Visa and Master cards in combined credit card debt, you still owe at least 4 thousand dollars correct?

You've made your payments on time, and you've remained under the credit card limits for at least the last six months right? And I am speaking to the primary card holder?

Your current mailing address is _____.

In order for you to get the lowest interest rate available to you today I need you to grab the Visa card that you've maintained the payments on and has been under its' credit limit for at least 6 months and a pen and piece of paper. Take your time I'll hold.

Ok, let's start with the visa card. Beginning with the number 4 read the rest of the account number. Thank you and the next account? (Repeat for each card.)

Since good credit has its advantages, and your savings today will be at least 2,500.00 dollars, so enjoy your savings and keep up the good work!

The best part about our program is that our \$699.00 processing fee must be completely absorbed in the savings so it's not something you have to worry about.

Now, you must listen carefully to what I'm about to say.

In 7 to 10 business days you are going to receive a confidential financial package in the mail. Within this packet is your lifetime membership and debt profile. What that means is every six months call us, and we'll make sure your rates are still low. Also, if you ever need any adjustments made to your debt profile we'll be happy to do so free of charge.

As an added bonus we'll include our savings guide valued at over 499.00.

You must fill out the Debt Profile or else it's as though we never talked, and the 699.00 charge will stay on the account and no changes will be made. Now, upon receiving your filled out debt profile, an agent will call you to lower the interest rates on your credit cards and provide you with a total savings quote on your wealth planning program.

I'm going to get your paperwork to a verification specialist they are going to go over the conversation I've had with you. They will be recording that conversation for your protection and ours. Please hold.

EXHIBIT A 1 of 2

Credit Card Rebuttals

A. All information acquired on this phone call is used for the sole purpose of lowering your interest rates. Go on with pitch.

B. We are on a secure line, we do not buy and sell information here. The information you give me today is used only to lower your interest rate. Go on with pitch.

C. No one can use your credit card without your authorization; we'll only need your authorization for a lower interest rate. Go on with pitch.

Fee Rebuttals

A. Now the bank doesn't write us a check for the money we save for you, I wish they did, that would my job much easier, but since they don't the fee must be charged to your account AFTER our work is complete. Go on with pitch.

B. You'll see the 599.00 on next months' statement; I don't want you to worry about that, because you'll know that's been absorbed from the work we've done here today.

C. (If they say anything) You understand that when you lower your interest rate you have a savings there right? (MUST get a yes) Great, that's where the 599.00 charge is completely absorbed from. Even though you see it as a charge on next months statement it gets completely absorbed from the work we do here, so I don't want you to worry about it ok?