

# Core Values

This page outlines Crowned Credit's core values — the non-negotiable standards that define how every team member operates, serves clients, and represents the brand.

## Core Values — The Crowned Standard

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*Our values define how we operate, communicate, and serve our clients. These are not aspirations — they are expectations. Every team member at Crowned Credit is held to these standards in every interaction, every day.*

“ *These principles guide every decision and define what kind of company we are. If you're ever unsure about the right course of action, come back to these values.* ”

## ? Integrity

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“ *We always do what's right for our clients, even when it's not the easiest path.* ”

Integrity means our decisions are guided by honesty, ethics, and a genuine commitment to our clients' long-term wellbeing — not by what is easiest, fastest, or most convenient for us.

## What Integrity Looks Like in Practice

- If a client asks whether we can remove a specific item, we tell them the truth. We disclose how certain types of negative items are more challenging than the rest, and advise on the risks of disputing late payment history on active credit cards.
- If our team makes an error in a client's file — wrong dispute reason, missed deadline, incorrect information — we own it. We fix it. We offer appropriate compensation and make sure it doesn't happen again.
- If a client is not making progress, we tell them and explain why — and we adjust the strategy. Silence is not integrity.
- We follow FCRA and CROA compliance standards not because we have to, but because it's the right way to operate.

- Team members who observe unethical behavior have a responsibility to raise it — not look away.

## Integrity as a Standard, Not Just a Policy

Integrity is not just about avoiding wrong actions. It's about actively choosing the right ones when the right choice is harder. A team member with integrity calls back an upset client instead of avoiding them. A manager with integrity gives honest feedback instead of telling someone what they want to hear. A company with integrity builds its reputation on actual results — not inflated claims.

## ? Transparency

*“ We believe in clear, honest communication at every stage of the process. ”*

Transparency means clients always know what is happening with their account, what to expect next, and how the process works. It means our team communicates clearly with each other and with leadership. And it means we don't hide the things that are inconvenient to share.

## What Transparency Looks Like in Practice

- Every client receives regular updates at defined milestones — they are never left wondering what is happening with their file.
- We set realistic expectations at onboarding. We tell clients how the process works, how long it takes, and what factors affect their results — before they sign up.
- When a bureau verifies an item (meaning the dispute did not result in removal), we tell the client exactly what happened and what we will try next.
- Pricing is clear. No hidden fees, no surprise charges, no "we'll explain later." Clients understand exactly what they are paying for.
- Team members communicate issues up the chain immediately — no sitting on problems until they become crises.

## Why Transparency Builds Trust

Clients in the credit repair space have often been burned before — by companies that promised everything and delivered nothing, that disappeared after taking payment, or that gave vague answers to every question. Crowned Credit is different because we believe transparency is a competitive advantage. When clients feel informed and respected, they stay. They refer friends. They leave reviews. They trust us.

# ? Excellence

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**“ We continuously refine our systems, strategies, and processes to deliver the best possible outcomes.**

Excellence at Crowned Credit is not about perfection. It's about continuous improvement, high standards, and a refusal to accept "good enough" when better is achievable. From the dispute letters we send to the way we answer the phone, everything we do should reflect that we take our work seriously.

## What Excellence Looks Like in Practice

- Dispute letters are reviewed before they are sent. Every item. Every letter. Every round. Errors in client names, addresses, or account details undermine the entire process.
- CS agents respond to clients with professionalism and knowledge — not guesswork. If you don't know the answer, say so and find out.
- Team members look for ways to improve their own processes — not just wait for management to tell them what to fix.
- We track metrics because what gets measured gets improved. Miss rate, call quality, dispute round timelines, client satisfaction — all of it matters.
- When something fails — a dispute goes sideways, a client has a bad experience — we do a post-mortem. What happened? Why? What do we change?

## Excellence as a Team Standard

Individual excellence matters, but team excellence is what scales. Crowned Credit has grown by building systems that let the whole team operate at a high level — not just the best individual performers. When a team member struggles, we identify whether it is a training issue, a system issue, or a performance issue — and we address it. We do not let low performance drag down the team's overall standard.

# ? Education

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**“ We empower our clients with the knowledge they need to maintain and improve their credit long-term.**

Crowned Credit's goal is not just to remove negative items. Our goal is for every client who works with us to come out of the process understanding their credit better than when they started — so

they can maintain it, build on it, and never end up back in the same position.

## What Education Looks Like in Practice

- When we send a client their update, we explain *what changed* and *why it matters* — not just "3 items removed."
- We teach clients about credit utilization, payment history, the impact of new inquiries, and how to build positive credit history alongside the dispute process.
- Onboarding includes an orientation call that sets expectations at the beginning on the actual timeline of the dispute process, as well as reminders on best practices during the program duration.
- Team members are trained to answer credit questions knowledgeably, focusing on capacity building as a whole.
- We treat client questions as opportunities to educate, not obstacles to brush off.

## Education as a Long-Term Investment

A client who understands their credit stays on the Crowned Credit platform longer. They continue with monthly monitoring. They refer family members. They come back when they need help with a business credit profile. Education is not just the right thing to do — it drives long-term client relationships and lifetime value for the business.

## How These Values Apply to Every Role

Role	Integrity	Transparency	Excellence	Education
<b>CS Agent</b>	Never promise results you can't guarantee	Give clients real update timelines, not vague answers	Every call handled professionally and followed up in GHL	Explain what each dispute round means for the client
<b>Dispute Team</b>	Don't cut corners on letter review — every error matters	Update client file status accurately after every round	Correct reason codes, verified letters, proper timing	Understand why items can or can't be disputed
<b>Billing Team</b>	Never hide payment issues from management	Flag failed payments immediately — don't sit on them	Accurate records, fast escalation, no errors	Know the billing cycle and explain it clearly to clients
<b>Closers</b>	Sell what we actually do — no overpromising	Be upfront about timelines and realistic outcomes	Show rate, follow-up rate, conversion — hold the standard	Explain the service clearly so clients know what they're buying

Role	Integrity	Transparency	Excellence	Education
Leadership	Make hard calls the right way, not the easy way	Communicate company direction, changes, and issues clearly	Build systems that enable team excellence	Train the team, invest in skill development

# Together, These Are the Crowned Standard

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Integrity. Transparency. Excellence. Education.

These four values are not independent ideals — they reinforce each other. You cannot have excellence without integrity. You cannot educate clients without transparency. A company that excels only for some clients, or that is transparent only when it's convenient, does not operate by the Crowned Standard.

Every team member at Crowned Credit is expected to know these values and live them — not as a performance for management, but because this is the standard we hold ourselves to. The Crowned Standard is what makes us the kind of company clients trust, refer, and stay with for the long term.

“ **□ If you're ever unsure about what to do:** Ask yourself which of these four values applies. Usually, the right answer becomes clear. When in doubt — choose integrity. Every time.

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