

The Ultimate Guide To Improving Credit Scores Through Buying, Selling, and Brokering Authorized User Tradelines

So, you want to learn about purchasing authorized user tradelines? Well, you've just found the ultimate guide. The content contained here is high-value and very comprehensive. Guard it with your life, or at least bookmark this page for quick reference.

Perhaps you are already familiar with tradelines but are seeking more information on how they can help improve your credit score. Or maybe you're a business owner who can benefit from buying tradelines and then selling them to your clients.

Whatever the situation may be, this powerful guide will walk you step-by-step through the process of understanding everything from what authorized user tradelines are, to being added as an authorized user of a credit card, or even becoming a tradeline broker or affiliate as a tool to expand your business.

There's a lot to discuss, and it could be life-changing. Let's get started and see what kind of value authorized user tradelines hold for you as an individual or a business.

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What Are Authorized User Tradelines (or seasoned tradelines)?

Tradeline is a financial term used by credit reporting agencies to determine any credit account that appears on your credit report. Each account you have (whether a credit card or auto loan) is typically considered a single credit tradeline.

A **Primary tradeline** is an account opened by the creditor in your name. Those include all kinds of personal loans such as mortgages, car loans, credit cards, student loans and anything else you borrow as an account holder. As an example, if you have 3 credit cards, an auto loan and a student loan all in your name, you would have a total of 5 primary tradelines.

Lastly - and the main reason we are sharing this guide with you today - is the **Authorized User Tradeline** (also known as an AU tradeline). An AU tradeline is the tradeline of a credit card account where the original card owner adds an additional user to the card.

Every type of tradeline mentioned above is reported on your credit profile, directly affects your credit score, and provides valuable information to other creditors about your reliability and potential as a borrower.

The most important thing about AU tradelines and the effect they can have is the **current state of the primary credit card account**. When you become an authorized user on that account, its current standing determines the changes it will cause upon your credit score. In other words, the increase to your credit score depends completely on the quality of the tradeline you purchase.

If the card's utilization ratio is low (under 15%) and the payment history is perfect, there's an excellent chance your credit is going to increase by a significant amount.

But, how big will the boost be?

That depends on other factors as well, such as the tradeline's age and the card's credit limit. Generally, the older the card and the higher the limit, the better your boost will be. That's why AU tradelines are often referred to as **seasoned tradelines** - the term is a representation of the card's age, implying it's been well used and has seen many seasons.

AU tradelines are a powerful tool to rapidly increase credit scores, especially when provided by a reliable and trustworthy supplier such as [GFS Group](#).

When you purchase tradelines on your own, you have no real control (or proof) about the quality of the card that is authorized to you. This is why relying on a professional tradeline supplier becomes essential. You want to ensure that the card's age, payment history, and utilization rate are as good as possible. If you choose your supplier wisely, you can have the confidence that you'll get exactly what you're paying for - a tradeline that will properly strengthen your credit

score. Additionally, you can be sure that your personal information will remain both protected and secure.

Is Buying AU Tradelines Legal?

This is a very common question and the answer is yes, absolutely! Authorized user tradelines are 100% legal and have been for almost 50 years now.

Historically, AU tradelines owe their legal existence to the obstacles women once faced in establishing an independent credit history. Why is that? Because decades ago, a woman could only have a credit card issued in their husband's name. While allowed as a second user of the primary cardholder (the husband, who also was held liable for the credit line), a woman was not allowed to acquire a credit card of her own or in her own name.

However, in 1974 the government introduced a new law regulating the activities of bank behavior toward credit applicants, the [Equal Credit Opportunity Act](#) (ECOA). Regulation B of the ECOA strictly prohibits any discrimination, including marital status. This means you no longer have to be married, be a family member, live in the same household, or even know each other personally to become an authorized user of someone else's credit card.

In 2008-2009, Fair Isaac Corporation ([FICO](#)) wanted to exclude authorized users from credit scoring on the basis of what they claimed was morally incorrect. However, they were forced to change their position on the matter due to the ECOA, and subsequently cancelled the application to Congress. Since then, there have been no allegations about the legality of authorized user tradelines.

Today, the act of buying, selling, or brokering tradelines is a widely used (although not always well-known or well-understood) practice of credit-building and an integral part of the US credit scoring system.

When you purchase tradelines you are not engaging in any sort of illegal activity whatsoever. In fact, the ECOA is what specifically and fully protects your right to utilize tradelines for the benefit and betterment of your credit profile.

When Should I Buy AU Tradelines?

Essentially, buying an AU tradeline means renting a space as an authorized user on a credit card for a limited span of time. For example, at GFS Group, we typically rent these slots out for 60 days. In this case, authorized user tradelines are a technique to temporarily increase your credit score rather than a long-term credit building method.

But when and how do you know if you need a temporary credit boost?

Below is a list of the most common scenarios where our authorized user tradelines can be extremely helpful to your credit and financial goals:

- **Applying for a mortgage, car, or other loans.** A higher credit score will help you acquire a loan that you may otherwise not be qualified or approved for. Additionally, it will help secure a lower interest rate which equates to fewer payments, lower payments, and lower overall costs. If you've been told that your credit doesn't quite meet the requirements for the loan you desire, buying tradelines is often the perfect solution. This has helped innumerable people to meet the tight demands of tough lenders.
- **Applying for a job and passing the employment screening.** Unfortunately, many companies perceive your credit report as a level of responsibility and use this to determine if you're the best candidate for a job. Many people think this is an unjust practice, however, it's not uncommon. Many people have been denied a job - even when extremely qualified and with superb job history & references - due to their poor credit history. Purchasing an authorized user tradeline could help improve your score before your interview and help secure the job you need and deserve.
- **Renting a home or apartment.** There are many landlords who perform credit checks before renting to a potential tenant. While there isn't a set credit score that will guarantee you a rental, most are looking for a score of at least 600 to tell them that you have a positive payment history. A higher credit score will definitely make you look more reliable as a prospective tenant. When you're counting on a specific rental for its price, value or location, buying an authorized tradeline can be priceless.
- **Setting up a new business.** If you approach a lender for a new business loan, the first thing they'll do is look at your credit score. If your score is below 640, it's probably not happening. But, a score above 700 will almost guarantee you a business loan. Of course, this depends on factors such as the amount of the loan, the type of business, and the lender. However, with the help of professionals, you can [purchase tradelines](#) that are highly-likely to help you succeed in obtaining the amount you're looking for.

When Should You NOT Go for AU tradelines?

There are several occasions when you *will not benefit* from buying tradelines. So before you jump in and buy, be sure you understand when you should not purchase them so that you can save your time and money.

1. High utilization rate on current credit lines

Tradelines are **not** a solution to high credit card utilization ratios. While tradelines can lower your overall usage ratio, having specific cards with high utilization will play a role in your overall credit goal, no matter what.

For example, having a total credit limit of \$35,000 spread over 5 cards is meaningless if 4 of those cards - even if they equate to less than 30% of your overall limit - are maxxed out. When a potential creditor sees that the utilization on the majority of your cards is at their limit, the one extra card with a high limit and no balance is not going to help you.

In other words, the remedy is to **pay off your credit cards first** and then go for tradelines if you still need to increase your credit.

2. Bad credit history

If you have a poor credit history, tradelines are not your answer. When it comes to unfavorable information on your credit record, the most logical course of action is to **repair your credit** before anything else.

Note: corrected negative data cannot be deleted and remains on your credit report for up to 7 years or even ten years after bankruptcy. Repair your credit before you seek to acquire tradelines.

3. Fraud alerts or credit freezes

New tradelines simply won't appear on your credit report if you have fraud alerts or credit freezes on your account. Fraud warnings effectively freeze your credit report entirely, preventing new information from being added. If you find fraud alerts in your credit report, you absolutely must contact each credit agency individually to have them removed before you can add new tradelines to your file.

4. Incorrect or outdated information in credit bureaus

Suppose your first name, last name, or postal address are spelled differently between the major credit bureaus. In this case, your newly purchased tradeline may not post to some of them. It's important to ensure that your data is consistent across the big three credit bureaus. If there's a problem, you can fix it by contacting them and then checking each one to ensure the information has been updated. Once everything has been cleared up and is correct you can go ahead with your plan to buy tradelines.

Where To Buy AU tradelines?

In an effort to help loved ones build credit, family members often add authorized users on their credit cards. But not everyone has family willing to do that, and not everyone has family with credit good enough to make a positive impact even if they do wish to help.

When you don't have anyone who is willing or able to extend their good credit to you, you can always turn to professionals who specialize in the buying and selling of AU Tradelines. For a fee, they will provide you with exactly what you need and ensure that you receive the tradelines that are best suited for your specific needs.

Below is the list of available options.

Although the tradeline business is not spread as big as credit repair, there are dozens of companies who provide credit card tradelines as a product. Usually, the price for a tradeline varies from \$200 to \$1500 and more, depending mainly on the account age and credit limit. But the price is not the only factor you need to consider. When purchasing tradelines you must be able to rely on the supplier's honesty and integrity, so be sure to choose wisely. Reputation and reviews in this industry are of utmost importance.

Below are some of the most popular names in the industry where you can purchase tradelines. We've also included a bit of information about and the pros and cons of each.

GFS Group Tradelines

Based in Los Angeles, GFS Group is perhaps the most well-balanced and diverse solution for individuals *and* credit-related businesses seeking to buy tradelines. Currently, our inventory offers access to [over 300 seasoned tradelines](#). In addition, we keep all authorized users for 60 days minimum and guarantee each tradeline will post to at least 2 out of 3 major credit bureaus.

One distinct advantage that makes us stand out from the rest of the market is **our web platform for buying and managing your tradelines**. It is a fully automated and highly-structured platform designed specifically for filtering, choosing, buying, and ensuring the posting of AU tradelines. It is a unique experience to our buyers, brokers and sellers and helps save precious time and energy. Win-win-win!

On top of that, we are proud to have built a business model that allows us to offer quite reasonable prices on high-quality tradelines. In fact, our prices are notably below the market average.

While we are a company who initially worked with tradeline brokers for a long time, we are expanding rapidly in the consumer market and gaining our rightfully deserved popularity among individual buyers. You can see this very clearly by reading our reviews and client testimonials. If you're an individual looking for tradelines, consider the following: GFS Group's customer service and overall process is second-to-none. We also guarantee your satisfaction and stand by that claim 100%.

Tradeline Supply Company

Tradeline Supply is one of the most recognizable and popular sources of AU tradelines. Based in San Diego, the company provides possibly the most extensive inventory accessible nationwide and has a long history with years of experience. They also have an incredibly resourceful blog covering nearly every aspect of personal credit, credit building techniques, and credit piggybacking with AU tradelines.

As for cons, Tradeline Supply doesn't provide the best inventory filtering options, which can prove difficult to find a proper tradeline on their vast list. In addition, clients could suffer from the common issues of many large & established companies, including the lack of a more

personal approach and detail-oriented customer support. We wouldn't say that Tradeline Supply necessarily has these weakness, but this tends to become a factor with larger companies.

Boost Credit 101

Based in Denver, Boost Credit 101 is a popular tradeline company with several years of operations, significant inventory, and a decent set of filtering features. The company has a good reputation and is undoubtedly a trusted source for purchasing seasoned tradelines.

On the other hand, American Express tradelines are widely present in their inventory, and it's very important to understand something about this... From our professional experience AmEx lines don't provide the significant results of other card providers, and sometimes they even may harm your credit. (That's why we've never offered them at GFS Group.)

There are many other tradeline companies that you can easily find on Google. Additionally, there are several alternative sources of seasoned tradelines apart from the companies. The bad part is that most of those sources are simply re-selling tradelines from the large tradeline companies mentioned above, giving you even less control. To ensure your security, satisfaction, and success with your purchase it's best to buy direct from the source.

Nevertheless, we will some alternatives below since they may present some advantages to certain individuals.

Credit Repair Companies

Many credit repair companies also deal in the buying and selling of tradelines. Their specialty is using complex techniques to eliminate delinquencies, remove or mitigate your bad debt and repair your credit score. Many of them will offer tradelines as a part of their package strategy for complete debt resolution.

On the one hand, your generally going to pay more for your tradelines since the repair company will mark up the price (after all, they need to make profits for their services). On the other hand, these specialists usually have a solid understanding of any particular credit situation, and can do a much better job than yourself alone when it comes to selecting the proper tradelines. They are more knowledgeable about the inner-workings of the industry than you are, and can take responsibility for the results they deliver.

You can feel confident relying on them if they've already managed to fix your credit and are offering tradelines as the next step to increase your score. However, it is important to chose a credit repair company who uses legal and proper methods. Many credit repair processes incorporate illegal techniques and sometimes even fraudulent use of accounts to help their clients. You do not want to be associated with that kind of business, nor do you want to suffer the potential backfire. Please, chose wisely when paying a credit repair company and always check their history before hiring or giving them any of your personal information.

Mortgage Brokers and Loan Officers

Apart from their mortgage and loan services, some loan officers and mortgage brokers operate tradeline businesses. Not many are aware of the technicalities and benefits of tradelines, but the few who do understand how they work often take advantage of the opportunity.

Every loan officer and mortgage broker wants to close more contracts. For this reason alone, they are always on the borrower's side because their income depends on issuing more loans. If a borrower isn't already working with a specific credit repair company who offers tradelines, their loan officers can function as their AU tradeline brokers.

When this is the case, your best option may be purchasing from the broker who is already helping you with your loan. Don't forget though, as we've mentioned before - you're generally going to pay a lot more than if you bought your tradeline directly. However, if you trust your lender, the convenience factor alone may be worth the extra cost to you.

eBay and other ad boards (directly from primary cardholders)

Some people want to sell their tradelines but don't trust tradeline companies, or they are unhappy with the commission level. Occasionally, these people may want to sell their tradelines independently and utilize different ways to advertise their tradelines.

For example, direct sellers advertise on ad platforms and websites such as eBay, craigslist, etc.. The only advantage of such offers is the price. Typically, independent tradelines cost 1.5-2x less. The downside about buying directly from the cardholder is these tradelines carry a high level of risk.

They may be low quality, CPN tradelines, or complete scams. When you consider purchasing these, you'll often see false reviews, unverified claims, and many other tactics that are used to steal your money. You could end up paying for something that you never receive, or, something that actually harms your credit rather than helps it. Additionally, you're putting your personal information at risk which is never a good idea. When purchasing direct from a cardholder, there's no telling what the outcome may be and if you don't get what you paid for there is very little recourse that can be taken.

Real tradeline companies put their reputation on the line by providing specific guarantees, data security, and high-quality customer service. Any reputable and professional tradeline company will screen, inspect and evaluate potential tradelines using a required verification process so you can trust that the tradelines are legitimate.

Tradelines advertised independently are not always a scam, but there is always a risk. That risk is often not worth taking, and regret will follow if the results are not what you expected. Please understand that this has the potential to be disastrous.

In the end, it's up to you to decide whom to trust. However, we can't confidently recommend buying from unauthorized sources.

How to Choose Authorized User Tradelines for Maximum Benefits?

When shopping for tradelines there are four main factors to consider: account age, credit limit, the lender, and the posting date. Let's inspect each of these closely and see the role they play in regards to increasing your credit score.

1. Know Your Account age

One of the most critical things you should know before buying tradelines is the average age of your accounts. Age is the most valuable factor in your credit history. To find out the average of your accounts, add up the years of all your revolving credit accounts & divide this number by the total number of accounts.

As an example, if you have two cards and one is 2 years old and the other is 4 years old, the average age of your accounts would be 3 years.

Now, using the example above, let's say the average age of your accounts 3 years. Your best bet would be to consider buying a tradeline that is 8 to 12 years old (or even older) to ensure a significant increase in your credit score. If you're lucky enough to find a card aged 20 years or more, expect your results to be positively explosive - although that age will be reflected heavily in the price of the tradeline.

2. Know Your Credit limit

To keep it simple, this works in the same way as finding the average age of your accounts. So, first, calculate your average limit.

As an example, if you have a card with a \$1,500 limit and another card with a \$1,200 limit, your average would be \$1,350.

Then, choose a tradeline with a drastically higher credit limit than your average. Choosing a card with a limit of \$15,000 would bring your total credit limit up to 17,700 with an average of \$5,900 - over four times your previous average. Using this sort of methodology you can rest assured that your new average will play an important role once the tradeline appears on your profile.

However, **the average utilization ratio matters more than the limit itself**. The debt you currently owe to creditors accounts for around 30% of your total credit score.

Remember, to achieve the best results, you should be buying tradelines only when you have paid off your currently owned credit cards, and use trustworthy tradeline companies who can guarantee cards that have (and will remain with) a low-utilization ratio.

Basic math shows that adding a maxed-out card with a high limit to your report will damage your credit instead of boosting it. Similarly, if you add a balance-free tradeline to your several maxed-out cards, it won't make much difference to your overall credit. **The key here is ensuring**

that your own balances are as low as possible, and then getting the powerful tradeline added to your credit report for the maximum punch.

***Important:** You may have guessed that the more credit lines you already have, the harder it is to affect your averages with AU tradelines. And that's where **buying more than one tradeline** may be necessary. Moreover, in a time-sensitive situation, you would want to buy at least two tradelines to guarantee that at least one of them will post. Tradeline companies who offer tradeline packages are ideal for these precise circumstances. Since tradelines may not always post within the closest reporting cycle, it can be very helpful to have several.*

3. Choose Your Lender Wisely

Lenders are banks and financial institutions that provide tradelines, credit cards, and the addition and deletion of approved user accounts. In most cases, the lender metric doesn't matter as much as others, but still, there are a few things to know about it:

- Don't buy a tradeline issued by the lender where you have previously declared or filed for bankruptcy. Since they know that you have previously failed to make payments or become delinquent, it will be difficult for them to trust that you can meet your financial commitments now.
- If you need a tradeline to post to a particular credit bureau or all three bureaus, choose tradelines from these lenders: Capital One, Bank of America, Discover, and Navy Federal. These lenders are the most likely to post to [all three major credit bureaus](#) than others.
- If your credit is blank and you have never used any credit products before, choose tradelines from these same lenders as listed above: Capital One, Bank of America, Discover, and Navy Federal. Tradelines from other lenders often do not post to a blank (empty) credit profile.

***Good news:** If your credit profile is empty, you are lucky because obtaining a strong AU tradeline will probably put your credit score on a level that is hard for anyone to reach. Getting 680-720 just by adding a couple of solid tradelines to an empty profile is completely normal.*

4. Understand the Posting Dates

Each credit line has an exact statement day. This is the day of each month when the lender reports all relevant account information about authorized users to credit bureaus. However, the date when a tradeline appears on your profile is usually 6-10 days later. **You need to keep these dates in mind** if, for example, you're applying for a mortgage and you've already made escrow. In this case, you have a strict approval deadline for the loan, so you need to be absolutely sure that your purchased tradelines will post at least several days before then.

As you can see, there are several factors to choosing the proper tradeline(s). However, it's not rocket science. Once you have a general understanding and feel comfortable that you know what you're doing, you'll have no problem. With that being said, finding optimal success with AU tradelines still requires some knowledge of the credit score calculation algorithms and fine attention to detail.

Your best bet is to do your research, figure out which cards you feel will offer you the best tradelines from a reputable company, and then contact them before making your purchase if you have any doubts. If they have good customer service they'll help verify that what you've chosen is suitable for your needs, or, make recommendations that you can rely on.

Now, what if we told you that the skills in understanding and operating authorized user tradelines are valuable assets that you can also monetize? If you're interested you can learn more about this opportunity in the next section.

Brokering Tradelines for Third-Party Consumers

Suppose you already consult people on credit matters. You may be a realtor, a loan officer, or have a credit repair or mortgage brokerage business. If any of these are the case, then you already have access to a constant flow of people who potentially need to improve their credit scores. [Becoming a tradeline broker](#) gives you the chance to help them and make extra money at the same time.

For example, you can become a one-stop shop for your customers by re-selling AU tradelines. You can quickly and easily earn income from selling the tradeline at a higher price and even make a major enhancement to your career income by closing more mortgage loans, making more home sales, or selling more cars for the dealership you work at.

Almost any tradeline company is happy to receive new brokers because they know these people will bring a decent amount of business. Likewise, this also makes them likely to offer volume-based discounts and other perks to brokers or partners who are able to bring a consistent flow of new purchases.

At GFS Group, we've designed a [perfect platform](#) that allows tradeline brokers to easily place purchase orders on behalf of their clients with a complete white-label package and no additional cost. If you're motivated, have the contacts, or work in the right industry, don't hesitate to learn more.

Want to discuss partnership opportunities? Just let us know by filling the short form below and we will call you back shortly:

Brokering tradelines is not for everyone. If you don't feel like you can do the job, there's still another way to make money with tradelines that requires no experience at all. You can sell your own, meaning rent your credit to someone who will pay you for it.

Selling Your Personal Tradelines

What if you don't need tradelines because your credit history is already excellent? Consider selling them directly to a company to earn money without doing hardly anything at all.

If you already have seasoned credit cards with low utilization rates and perfect payment history, you'll want to keep reading.

Tradeline companies typically pay from \$30 to \$400 (and sometimes more) for renting to a space to a user for 1-2 months. The amount you'll earn depends strictly on the age and credit limit of each card. At GFS Group, we offer our sellers from \$70 to \$450 depending on those parameters. The better the quality, the more we'll pay you.

For you as a cardholder (or tradeline seller), it only takes a few minutes to add or remove an authorized user from a card. That makes this a pretty good source of passive income - especially when considering time spent versus your profits.

However, it's important to keep in mind that the banks don't tend to be overly welcome such behavior from their clients. As you already know, banks are all about making money, just like any other business. But when you're leveraging a credit line that they've extended to you as a tool to make extra money and they're not receiving anything, they perceive it as a bad use of their resources. As a result, there is a possibility that they will suspend or close a card that adds & removes AUs too often. This isn't a reason to be discouraged though, because there are a fairly simple set of instructions you can follow to minimize risks when selling your tradelines. You want to keep your cards active for as long as possible, and you definitely don't want to lose your card by acting greedily without understanding the repercussions.

To highlight a few of the basic "rules" that the sellers must follow to keep things safe:

- Never add or remove two or more AUs to a card at a time. The bank's security algorithms will find this suspicious, and you can expect the suspension of the account and a warning about the operation. You should space this out by a few weeks, if not longer.
- It's better not to have more than 1 (or maximum 2) authorized users added to the same card, even if you add them on different weeks. The more greedily you act, the more likely you are to end up losing privileges to your card & account. You can always re-issue the suspended card, but its age will default to zero, and you won't be able to trade it as profitably. This reduction in the age of the card may also have a negative affect on your own credit profile.
- Always spend a tiny amount of \$7-\$15 every month on a card. Otherwise, your tradeline may not have any activity to show, and the lender will not send your monthly post to the credit unions. This means it would not post to the authorized user's credit profile either. If that happens

you may have problems getting your commission from the company you're renting your tradelines to.

- Always warn the tradeline company if you need to spend a significant amount on your card. If you sell a tradeline with a utilization rate higher than 15%, it may damage the AU's credit score instead of increasing it. In most cases, it will be considered your fault and may negatively impact your relationship with the tradeline company. Whenever you're in doubt, contact the company first.

For the most part, that's it! When it comes to doing the actual work, almost all major banks allow you to add a cardholder from their website or smartphone app. If not, you can always pick up the phone and make a quick call to have users added or removed.

To be completely honest, it's not too hard to be a successful tradeline seller. You're not going to get rich by doing it, but it's not too complicated and the money earned is very fair for the time involved. There are logical rules for sellers, buyers, and brokers alike. If you share the tradeline company's attitude and aspiration to deliver the best experience to its clients, you'll have no problems and all involved parties can gain from the situation.

If you feel like you're ready to begin earning from selling your tradelines, it's time to have a talk with GFS Group. Sign up today and with a little info, we'll be ready to send you quotes and all the materials that will make your onboarding fast and easy.

The Ethical Aspects of Buying and Selling Tradelines

At this point, we'll begin coming to a close. You're now familiar with the ins-and-outs of everything regarding buying, selling, and brokering tradelines. We've even shared the best practices with you. But what if you're still wondering if it's ethical? Well, that's a great question.

As you've read in this guide, people rent (or "piggyback" off) someone else's established line of credit to improve their score & have access to even more credit. That's the name of the game, and that's how the whole credit industry works.

Let's contemplate something for a minute... The main reason a bank would want to receive as many clients as possible - each with their own extremely large deposits (the more the merrier) - is nothing more than the bank now has more money to loan and use as investment capital in any legal way they chose (as well as earn fees from account transactions, of course).

As we've already explained tradelines are one-hundred percent legal. However, we want to share at least three solid arguments for the ethics of buying and selling tradelines so you can see that this is just one of many ethical loopholes for people to enhance their credit.

1. Tradelines help to eliminate discrimination by social status or marital status.

Being added as an authorized user on someone else's credit card is easy when you have family members with a healthy & well-established credit history. In addition, people generally agree that it's reasonable (and ethical) for spouses to add one another to their credit cards as authorized users.

So, many people believe that it's ethical to piggyback off someone else's credit when you're related to them. But, then, is it ethical to deny people an opportunity to improve their credit based solely on the possibility that they don't have a relative with a top-notch credit score?

When people have the opportunity to purchase tradelines, it can level the economic playing field. They gain access to opportunities they wouldn't have access to otherwise. They can purchase a home for their family rather than renting. They can get the job they rightfully deserve. They can purchase a vehicle or an investment property through the ability to finance it when they don't have a lump sum for the purchase. These are all positive things when managed responsibly.

Historically, it has been difficult for unmarried women, people of color, or people from a lower socioeconomic class to receive loans. This credit-building tool gives them the same opportunity as one-third of Americans who already have access to authorized user tradelines. Furthermore, the decision to purchase or sell credit is completely at the discretion of the parties involved, and the Equal Credit Opportunity Act protects that right.

2. Purchasing a tradeline is just one of many ways that an individual can "manipulate" their credit.

Many banks have an issue with buying tradelines because they claim that it is an "artificial" manipulation of a person's credit. The idea of "raising your credit score" your credit score indicates the need to change it. So if a bank denied someone a home loan because their credit utilization was too high, would they refuse the loan again if they knew the individual raised their credit score to the sufficient range by loaning cash from someone to pay down their card balances?

People open new credit cards, ask relatives to add them as an authorized user, borrow money to pay down debt, and purchase tradelines to boost their credit scores all the time. After all, isn't that what banks encourage everyone to do? Pay your bills, maintain good credit, use loans responsibly, etc.. It's all a part of a revolving door within the financial system itself. Banks, large lenders, brokers, and creditors use very similar practices on much larger scales, and these too are legal (yet maybe much less ethical).

3. Banks unethically use information online without people's permission.

Banks use extremely expensive, state-of-the-art, cutting-edge technology and imperceptibly complex financial tools to keep tabs on competitors, keep track of business customers and prospects, and screen people by accessing their personal data without people's permission. They can quickly locate and secure valuable information from a variety of sources, including things as simple as scanning social network profiles. They even receive real-time automatic alerts about specific people or businesses whom they're waiting for or attempting to convert into customers.

Information technology industry is enormous and growing every day. Companies without the technology to acquire their own data are willing to pay top dollar for it.

Regardless, it's important to understand that banks may frown upon the sale of authorized user tradelines. Some even have strict policies against them. Yet, they also engage in some ethically questionable practices themselves. For example, using your financial and location information to target you with offers for loans or credit cards that will likely help them gain a lot of money on interest. Knowing this to be fact, and then hearing the same institutions calling foul on tradelines seems a bit hypocritical.

So essentially, banks utilize tools to help them receive information to attract & retain customers, even though it might not seem fair. And in turn, people use tools that will help improve their credit so they can get the loans the banks are offering. Sometimes, however, people find perfectly legal loopholes to achieve exactly what the banks want, yet it appears as dishonest or unfair to the banks... That doesn't make much sense.

In both situations, we think almost everyone involved wouldn't have much to say except, "it's completely legal."

In the case of authorized user tradelines, is there really a victim? The answer is no, and we've yet to find one..

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We genuinely hope we could cover all the major (and minor) points of working with tradelines in this guide. If you found the information to be interesting or useful, be sure to share it with someone who may benefit from it.

If you considered buying tradelines for yourself to boost your credit, thought of re-selling tradelines to your clientele, or wanted to start selling your own tradelines and making extra income off your good credit, you are always welcome at GFS Group.

The tradeline industry has always encouraged and paid back open-minded and curious people, so take advantage if you feel inclined. We hope that your new knowledge have provided a good understanding, and given you the motivation to reach new financial horizons through the use of buying, selling, or brokering tradelines.

If you're ready to jump in, you can [sign up and get started today](#). We're ready to welcome you with a smile and open arms.