



Financial Consultants Credit AT&T with Enhancing Communications Abilities

About *Improve Your Credit*

Corporate credit consultant Melissa Ferrell decided to leave the big business environment and start her own company. During her transition, Ferrell received requests from friends and family for her credit consulting services. Solely through referrals, Ferrell gradually built a solid and growing clientele and decided on the perfect name for her new venture: *Improve Your Credit*.

Situation

Since founding *Improve Your Credit* in November of 2003, Ferrell has expanded her business from serving five clients per month to at least one client per day. The company staff now includes two contractors who assist with the increasing clientele. Ferrell quickly recognized a need to enhance the company's communications environment to support current clients and allow for continuing expansion. Because the firm's clients live in a number of different states, the company also needed a way to stay abreast of ever-changing credit and collection laws throughout the U.S.

Solution

Improve Your Credit improved its ability to serve customers quickly with AT&T Yahoo® High Speed Internet Business Edition. Now, the professionals can connect to the Internet quickly and efficiently to gather and convey information. The high-speed connection, coupled with unlimited long distance services from AT&T, soon became essential to *Improve Your Credit's* daily operations.

Fast Connections Mean Access to Up-to-the-Minute Intelligence

Launching a new business requires research and planning. Growing that business takes time, discipline and hard work. At every stage of business development, entrepreneurs like Melissa Ferrell need to ensure fast and reliable access to critical information.

Understanding current regulations and planning for the future are critical components in the success of new ventures, but many small companies find it difficult to stay current with Federal and state

regulations and industry best practices. Thanks to AT&T, Ms. Ferrell is confident that she and her staff have immediate access to all the information they need to advise their clients.

"One of the biggest challenges I face is the evolution of credit and collection law," Ferrell said. "Now I use AT&T Yahoo® High Speed Internet to get online quickly to continually educate myself. It provides quick, reliable and affordable Internet access."

Ferrell today relies on the AT&T broadband connection for a number of business-critical functions. In addition to getting online training and education, Ferrell is able to retrieve and send information to her clients quickly via e-mail. The company is currently in the process of developing a comprehensive *Improve Your Credit* Website and AT&T Yahoo® High Speed Internet Business Edition will make it very easy to launch and maintain the site.

Improve Your Credit Facts

- **Business Needs**
Access to regulatory information and the ability to connect quickly with clients
- **Technology Solution**
High speed Internet and voice networking enable business to stay abreast of legal issues to best serve clients
- **Business Value**
Quick connections, cost savings
- **Industry Focus**
Credit counseling
- **Size**
Privately held small business

The success of any business is closely tied to the application of good management skills and techniques. Choosing AT&T broadband and long distance services has enhanced Ferrell's capacity to manage her young business and pave the way for expansion. The services make it possible for Ferrell to continue her education and expand her client base while saving significantly on long distance telephone costs.

Small Business Gains Marketplace Advantage

AT&T unlimited long distance service has given *Improve Your Credit* a solid business advantage, since Ferrell and her colleagues consult with clients throughout the U.S. The company pays one low rate no matter how many calls are made, and Ferrell and her colleagues always get crisp, fast connections to the advanced AT&T fiber-optic network. Additionally, the ability to respond immediately to a client request, either by e-mail or phone, has kept customer service and satisfaction levels high.

"They offered me more services than any competitor, and they are positioned to grow with me as my company grows. I am very pleased."

— **Melissa Ferrell**, owner, *Improve Your Credit*

Ferrell said working with AT&T made the implementation of online processes and enhanced telephone services simple and feasible. "I needed a provider that could offer me quality services at the best price possible, and AT&T was ready and willing to deliver," said Ferrell. "They offered me more services than any competitor, and they are positioned to grow with me as my company grows. I am very pleased."

For more information contact your AT&T Representative or visit us at www.att.com/business.

