

# Credit Seekers

## Data Cards

### CONSUMERS WITHOUT CREDIT

Contact American Consumers Who Lack Credit

A large number of demographic and lifestyle selections enables marketers to target these individuals who are not active credit card shoppers or that may have difficulty establishing credit due to such reasons as age, divorce, income or credit history. This list includes individuals who do not possess a major bank or premium credit card. Updated monthly.

Consumers Without Credit

Monthly Hotline: (500,000+)

\$60.00/M

Total Universe: (37,000,000+)

\$50.00/M

### FINANCIAL HARD TIMES

Consumers Experiencing Financial Hardships

This file includes individuals who have encountered a bankruptcy. Bankruptcies can be selected by status (filed/discharged) and date. This file includes information that is gathered from numerous public record sources across the country and reflects the difficult economic times that some Americans are experiencing. The file is run through NCOA and enhanced with demographic variables monthly.

Financial Hard Times

Bankruptcy

\$75.00/M

Discharged

+\$5.00/M

Filed

+\$5.00/M

Date

+\$5.00/M

### CREDIT CRAVERS & ABUSERS

Reach Hotline Credit Cravers & Abusers Now

Offered exclusively by FMP Direct, these highly responsive, opportunistic individuals have responded to numerous financial offers. Whether you want to reach credit dependent individuals that just can't get enough credit buying power or credit abusers that have gotten too much and have experienced past due situations, judgements or bankruptcies, the Credit Cravers & Abusers file now offers you that opportunity. These Cravers & Abusers typically respond to most financial, merchandise or service offers that accommodate their lifestyle

Credit Cravers

Monthly Hotline (500,000+)

\$60.00/M

Credit Abusers

Monthly Hotline (500,000+)

\$60.00/M

Total Universe (7,500,000+) \$55.00/M

#### Best Uses

Automotive

Magazine/Newspaper

Special Financing Offers

Catalog

Mortgage/Refinance

Sweepstakes

Consumer Products

Restaurant

Tourism/Travel

Continuity Clubs

Retail/Services

Home Accessories

Secured Credit Cards

#### Selections

Dwelling Type

Gender

Head of Household

Household Income

Length of Residence

Marital Status

Median Age

Median Education

Median Home Value

Each \$5.00/M extra

#### Selections

Homeowners

Individual Income

Occupation

Presence of Children

Renters

Each \$7.50/M extra

Ethnicity

Exact Age

Telephone Numbers

Each \$10.00/M extra

State

SCF

County

Each \$5.00/M extra

Zip Code

Mileage Radius

Each \$6.00/M extra

#### Other

Delivery:

Shipping occurs on or before the third working day from receipt of all required materials

Rush service is available for an additional fee

Requirements:  
Minimum test:  
5,000 names

Sample mail piece and mail dates

Purchase order or signed order confirmation

Prepayment or payment of previous orders if applicable

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