

GAME-CHANGING UPDATE

# Double Your Credit Limits in 90 Days

Without applying for new cards

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**Chase Soft Pull Update + 7 Bank  
Secrets**

The CLI masterclass banks don't want you to see →

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# The \$500 Limit Trap

"How do others have **\$10,000** on the same card I have **\$500** on?"

## What Most People Do Wrong:

- ❌ Request increases randomly → Get denied
- ❌ Wait 6 months → Try again → Denied again
- ❌ Think secured cards are stuck forever

**The Truth:** Banks WANT to give you more credit

You just need to speak their language

# Secret #1

## The REAL Timeline Rules

Forget what banks tell you publicly

Here's what actually works (verified by insiders) →

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# CLI Timeline Rules Explained

**Key Point:** Approved vs Denied = DIFFERENT wait times!

## Discover

First: 30 days | Approved: Wait 180 days |  
Denied: Only 30 days!

## Capital One

First: 180 days | Approved: 180 days | Denied:  
Just 30 days!

## Chase 🔥

Always 180 days (approved or denied) + SOFT  
PULLS!

## American Express

First: 61 days | Approved: 181 days | Denied:  
Back to 61!

## Navy Federal

First: 91 days | Approved: 180 days | Denied: 91  
days



**Pro Tip:** Denials often = shorter wait times to try again!



# CLI Timeline Cheat Sheet (Part 2)

**Bank of America** No fixed timeline - Relationship based

**Wells Fargo** Call 1-800-642-4720 - Ask for no-hard-pull increase

**Apple Card** 90-91 days minimum - Always soft pulls

**USAA** Every 6 months - WARNING: Always hard pull

**PenFed/US Bank** Generally hard pulls - Be strategic

**Confused about timelines?** Next slide has the  
ULTIMATE cheat sheet →

SCREENSHOT THIS!

# CLI Timing Master Cheat Sheet

Bank	First Request	If Approved →	If Denied →	Pull Type
Chase	180 days	Wait 180 days	Wait 180 days	SOFT ✓
Amex	61 days	Wait 181 days	Wait 61 days	SOFT ✓
Navy Federal	91 days	Wait 180 days	Wait 91 days	SOFT ✓
Wells Fargo	Call to check	~180 days	Call again	Usually SOFT
Apple Card	~90 days	Wait 180 days	Wait 90 days	SOFT ✓
Discover	30 days	Wait 180 days	Wait 30 days	SOFT ✓
Capital One	180 days	Wait 180 days	Wait 30 days	SOFT (online)
Bank of America	~180 days	Varies	Wait 30 days	SOFT ✓
PenFed	180 days	Wait 180 days	Wait 180	HARD ✗

			days	
U.S. Bank	180 days	Wait 180 days	Wait 180 days	<b>HARD ×</b>
USAA	180 days	Wait 180 days	Wait 180 days	<b>HARD ×</b>
Barclays	182 days	Wait 182 days	Wait 182 days	<b>HARD ×</b>



I'm taking my face off screen - **SCREENSHOT THIS NOW!**

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# Secret #2: The DTI Deep Dive

Why Most CLI Requests Fail

## Debt-to-Income Ratio

**30%**

Target DTI for best results

**36%**

Chase's ideal threshold


**43%**

Maximum for Chase

### How to Calculate:

Total Monthly Debt Payments ÷ Gross Monthly Income

Example: \$500 debts ÷ \$5,000 income = 10% DTI (Excellent)

 **Power Move:** Pay down balances right before CLI request to temporarily lower DTI

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# Secret #3: The Household Income Hack

2013 CFPB RULE CHANGE

If you're 21+, you can report  
**HOUSEHOLD INCOME**


- ✓ Your income
- ✓ Spouse/partner's income
- ✓ Side hustle earnings
- ✓ Investment income
- ✓ Rental income
- ✓ Roommate contributions (if you have "reasonable access")

Example Impact:

You: \$50K + Spouse: \$40K + Roommate:  
\$6K

# \$96K

Can double your CLI approval odds

 **Update NOW:** Do this 2 weeks before CLI requests so  
systems refresh

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# Secret #4: The Comparable Credit Ladder

**"Larger limits beget larger limits"**

Banks use your highest existing limit as a benchmark

If your highest is

**\$1,000**



New cards start around

**\$1,000**

If your highest is

**\$10,000**



New cards start around

**\$10,000+**

## The Snowball Strategy

Focus on increasing ONE card to high limit using soft pulls  
Then use as leverage for ALL future applications

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# Secret #5

## The 2025 Soft Pull Revolution

Major issuers changed the game

No hard inquiries = Unlimited attempts →

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# Always Soft Pull Banks (No Credit Hit)

## Chase 🔥

NEW since 2023! Use app  
"Request increase" feature

Don't call without preapproval

## Capital One

All online requests = soft pull

WARNING: Phone can trigger  
hard pull

## American Express

Always soft pull, up to 3x  
increases

Most generous issuer

## Discover

Soft pull for CLI requests

Hard only if you reject & ask for  
more

## Apple Card

Soft pull via Wallet app

Many get increases every 3-6  
months

## Bank of America

Soft pull online since 2018

Relationship matters



**Strategy:** Hit these banks first for easy wins

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# Hard Pull & Variable Banks

## Always Hard Pull (Be Selective)

- PenFed
- USAA
- Barclays

## Variable (Ask First)

**Wells Fargo:** Call and ask if you have pre-approved soft pull amount

**Citi:** Will tell you on-screen whether soft or hard

**US Bank:** Usually soft for smaller increases, hard over \$25K

**Navy Federal:** App/online = soft, phone = hard (under \$25K usually soft)

**Golden Rule:** Always use online/app requests when available

# Secret #6: The Magic Request Amounts

## How Much to Ask For

If Under \$10K

**Be Aggressive**

Ask for 2-3X current limit

Banks will counter-offer

If Over \$10K

**Be  
Conservative**

Ask for 20-50% increase

Avoid financial reviews

### Capital One Hack

Always request \$25,000 online - System auto-counters with your max eligibility

## American Express Warning

Total exposure >\$35K or single card >\$25K can trigger financial review (tax returns)

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# Have Your Reason Ready

## Good Answers

- ✓ "Anticipating higher expenses"
- ✓ "Home renovations coming up"
- ✓ "Increased travel for work"
- ✓ "Planning major purchase"
- ✓ "Want payment flexibility"

## Never Say

- ✗ "Debt consolidation"
- ✗ "Balance transfer"
- ✗ "Financial difficulties"
- ✗ "Emergency expenses"
- ✗ "Cash flow problems"

These are red flags for financial trouble

# Secret #7: Usage Patterns That Trigger CLIs

## Banks That REQUIRE Heavy Usage

(Most common denial: "usage too low")

### Capital One - NEEDS 45-50% utilization

User spending \$1,200 on \$3,600 card (33%) denied for low usage

### Discover - "Likes heavy use and large payments"

Maximize those 5% categories, then pay off

### Apple Card - Requires 25-30% over 3 months

Despite being generous otherwise

# No Heavy Usage Required

(Most generous issuers)

- ✓ American Express (up to 3x)
- ✓ Chase (income matters more)
- ✓ Bank of America
- ✓ Wells Fargo
- ✓ Navy Federal
- ✓ Most credit unions

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# The Sweet Spot Strategy

For banks requiring usage:

Use 30-50% during the month

Pay down to <10% before statement

## Example on \$10K Card

- 1 Charge \$5,000 throughout month
- 2 Pay down to \$500 before statement closes
- 3 Bank sees 50% usage internally
- 4 Credit bureaus see 5% utilization

**Do this for 2-3 months, then request CLI**



## Capital One Bucket Warning

Many starter cards "bucketed" at low limits (\$5K max). May need new card.

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# Advanced: Banking Relationships

Leverage your total relationship for automatic CLIs

## Bank of America

**\$100K+ deposits = Platinum Honors**

Easier CLIs + better rates

## Chase

**\$250K = Private Client status**

Personal banker can override rules, bypass 5/24

## Wells Fargo

**Direct deposits significantly improve odds**

User denied for "limited deposit activity" - only had \$10!

## Credit Unions

**\$10-20K in savings = huge difference**






Often weigh relationship heavily

### Action Items:

- Set up even small direct deposits (\$100/month helps)
- Move some savings to banks where you want CLIs
- 20+ transactions monthly shows engagement

# Red Flags That Trigger Reviews

**Avoid these to protect your accounts**

-  Multiple CLI requests across banks in short timeframes
-  Requests exceeding current income ratios
-  5+ recent credit inquiries (Apple Card specific)
-  Income inconsistencies between accounts
-  Large balance transfers followed by CLI requests

**Build limits when strong, not when desperate**

# Action Time

7 Steps You Can Do RIGHT NOW

While watching this video

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# Your 7-Step Action Plan

## 1 Update household income in ALL banking apps

Takes 5 minutes total - Do it now

## 2 Check account opening/last CLI dates

Set calendar reminders for eligibility

## 3 Calculate your DTI

If over 30%, pay down first

## 4 Identify your soft-pull banks

These are your low-hanging fruit

## 5 Review card usage patterns

Capital One: 45-50%? Apple: 25-30%?

## 6 Consider deposit relationships

Even \$100/month direct deposit helps

## 7 Request CLIs TODAY on eligible soft-pull banks

No reason to wait if you're eligible

Start with soft-pull banks for instant wins



# Building Massive Credit Limits

It's about being **strategic**, not desperate

Request increases BEFORE you need them

This separates people stuck at

**\$500**

from those with

**\$50,000**

in available credit



Drop a comment: Which bank are you targeting first?

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**These strategies? This is how you win.**

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# More Money Moves Coming

Every week, I expose credit secrets banks don't  
advertise

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Building wealth through strategic credit

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Have a good one – peace! 🙌

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