

How to Secure \$50K-\$150K in Funding for Your Business

The Proven Credit Stacking Strategy

This guide provides a step-by-step approach to obtain funding for your new LLC by leveraging your personal credit. Credit stacking is a powerful way to access capital without relying on personal savings. Banks often offer business credit cards to new businesses if they meet specific criteria. Follow these instructions to secure between \$50K and \$150K in 0% interest funding.

Step 1: Proper Business Structuring

- **LLC Registration:** Properly register your LLC with the state (Bizee.com).
- **EIN Number:** Obtain an Employer Identification Number (EIN) from IRS.gov.
- **Professional Business Email:** Use Google Workspace for a credible business email address.
- **Physical Business Address:** Acquire a virtual address via Regus.com.
- **Dedicated Business Phone:** Set up a Google Voice number or VoIP line.
- **Online Presence:** List your business on ListYourself.com.

Step 2: Optimize Your Personal Credit Profile

Meeting these credit criteria will maximize your approval chances:

- **FICO 8 Score:** A minimum of 680 is required, however, a 700+ score is preferred.
- **Hard Inquiries:** No more than 3 per credit bureau within the past 6 months.
- **Credit Utilization:** Keep usage below 20% for each account.
- **Payment History:** Maintain a record of 100% on-time payments.
- **Credit History:** Banks prefer a credit profile with at least five years of history.
- **Negative Marks:** No collections, bankruptcies, judgments, or charge-offs.
- **Bad Credit or No Credit?** Don't worry, we can help you increase your credit score and get ready for funding. Fill out this form: <https://forms.gle/FXGUfiFdWK8WBZYf9>

Step 3: Apply for Business Credit Cards

After properly structuring your business and meeting the credit requirements:

- Apply for **2 business credit cards from each credit bureau** to maximize approvals.
- Research which bureau each bank uses by searching "Where does [Bank Name] pull from?"

Step 4: Provide Stated Income

- **Business Revenue:** Project an annual gross revenue of \$250K-\$500K.
- **Personal Income:** Disclose your personal income accurately; higher incomes often yield larger limits.

Expert Tips

- Results are **not guaranteed**. For the best results, work with a professional like me who has direct connections with many banks. Let's chat: <https://calendly.com/lisaretcampusano/free-funding-strategy-session>
- Consider registering a foreign LLC in states where banks have local business requirements.
- Open a business checking account and deposit \$1,000 to build rapport.

Top 10 Banks for Business Credit

1. M&T Bank
2. Franklin Mint Federal Credit Union
3. Cadence Bank
4. UMPQUA Bank
5. USAA
6. PennFed Credit Union
7. FDU Credit Union
8. Chase Bank (*Note: Maximum of 5 new accounts in 24 months; can apply for 2 cards per LLC*)
9. PNC Bank
10. PSECU
11. Access my curated list of 50+ credit cards and credit unions available for your application - [Click here](#)

Next Steps

Contact local banks to learn about their credit requirements. If you meet the criteria, apply for their business credit cards.

By following this proven method, you can secure \$50K-\$150K in 0% interest business funding but **remember results may vary**.

Need assistance? Connect with me on Instagram @lisaretcampusano or text the word "credit" to 929-269-3365.