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A M E R I C A N C R E D I T C O U N S E L O R S

A non-profit service you can trust!

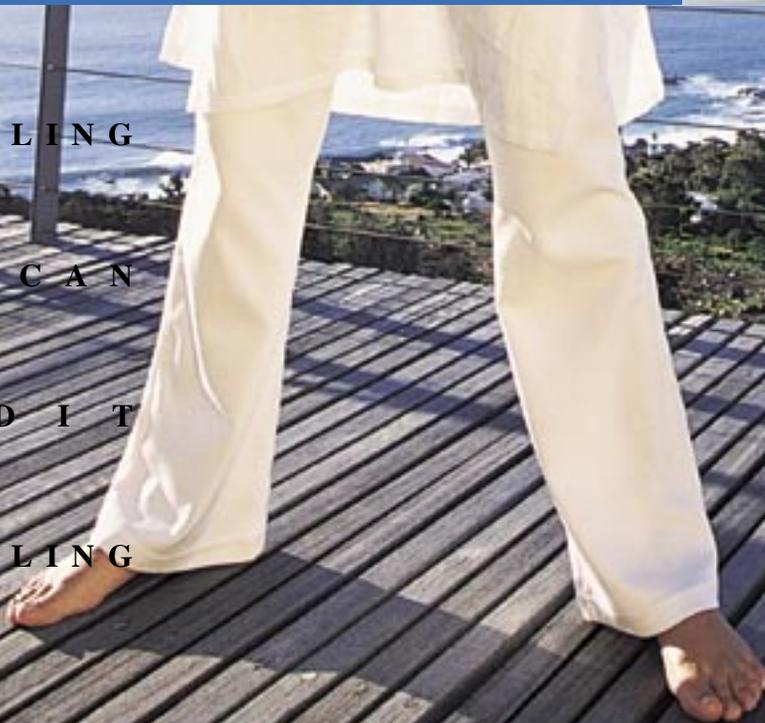


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# WHAT ARE YOUR OPTIONS?



As the American **economy** has grown over the years, unsecured credit cards have proliferated to unprecedented levels. While credit cards are a convenient way to pay for goods and services and allow consumers some flexibility in their cash management, they can easily become a **dangerous** temptation. Unfortunately, many Americans have ensnared themselves into financial difficulties by **overextending** themselves on credit cards and unsecured loans.

## GIVE YOURSELF SOME CREDIT!

The high interest rates charged by many credit cards keep these consumers in a position where they can only make minimum payments, thereby forced to pay exorbitant amounts of interest. Struggling to pay their bills and harassed by creditors, many feel that they have nowhere to turn. The stress impacts every aspect of their lives, including their work, families and health.

American Credit Counselors, Inc. is a safe haven for those who feel overwhelmed by debt. A trusted not-for-profit organization, American Credit Counseling has helped tens of thousands of Americans reduce their monthly payments to credit cards, pay off their debt and create a financially secure future for themselves and their families.

### Outstanding Educational Programs

As a certified 501(C) 3 organization, our first priority and mission is to educate and counsel all who come to us for help, and to reach out into the community to those who may be unaware of their options. To accomplish this goal, ACCI has put together an aggressive educational initiative including:

- ▶ Free detailed financial assessment and consultation with a certified credit counselor available to everyone at no cost.
- ▶ A series of educational books that provide an overview of credit terminology, interest rate calculation, budgeting, and guidelines for responsible debt management.
- ▶ 24 hour access to an extensive library of documents relating to debt management, understanding and managing credit reports and scores, avoiding identity theft, creating and maintaining a family budget, reducing unnecessary expenses, and related issues.
- ▶ A full suite of financial software tools that is available at no cost, 24 hours a day including an interactive family budget and a debt calculator.
- ▶ A complete financial planning and well-being class curriculum that is being provided at no cost to interested universities and adult education centers.
- ▶ A series of educational videos that explain various aspects of sound financial management.



**Thanks to ACCI, I have rediscovered my life and am back on track...full of life and happiness.**

– Peter S. Smith,  
Salesman • LA, California

**Dealing with ACCI was so easy. They explained my options and helped get me on a debt management program.**

– Susan C.,  
Orlando, Florida

## How ACCI Helps People Get Out of Debt

After speaking to one of ACCI's highly trained credit counselors, some individuals will learn that they qualify to enter a debt management program. ACCI then contacts each of the client's unsecured creditors. Because ACCI is a not-for-profit organization with extensive experience dealing with creditors, arrangements are obtainable which reduce the client's costs through interest rate reductions and the waiving of late and over the limit fees.

Working with ACCI is to the creditors advantage as it increases their chance of collecting outstanding debt, while recognizing ACCI members are making a good faith effort to repay what they owe. Overall, it is a win-win situation for everyone involved.

## Show Them You Care About Their Financial Futures

Because the problem of unmanageable credit card debt is so widespread, ACCI is reaching out to the community through a variety of companies and organizations. By partnering with ACCI, you can show your employees, members and customers that you care about their financial health.

No matter what industry you are in, everyone benefits when your employees and customers have less financial stress and improved credit. By providing this vital service, you will be building customer loyalty and the basis for future sales. Relieved of their financial stress, employees will perform better on the job after taking advantage of this important employee benefit (at no cost to you!).

As members of the Better Business Bureau and the American Association of Debt Management, ACCI has undergone a rigorous certification process with the Council on Accreditation (COA), the most stringent accreditation agency in the US. We adhere to the highest ethical and customer service standards and meet or exceed all of the best practices guidelines of the National Foundation for Credit Counseling (NFCC) and the Association of Independent Consumer Credit Counseling Agencies (AICCCA).



# RECLAIM YOUR PEACE OF MIND

## Unparalleled Customer Care

Our mission is to deliver unequalled assistance to consumers in financial distress and to champion personal financial literacy. We strive to accomplish this mission every day, in everything that we do. Our credit counselors are not only trained in financial analysis and counseling, but receive additional ongoing training in providing superior customer care. Everyone enrolled in our debt management program is assigned a personal account manager who stays with that client through the process. This consistency increases our understanding of the client's financial situation, creates a personal dimension that eases stress and is the foundation that ACCI's success was built upon.

- ▶ SIMPLIFY YOUR BILL PAYING – ONE EASY PAYMENT
- ▶ STOP WORRYING ABOUT COLLECTION CALLS
- ▶ TAKE CONTROL OVER YOUR FINANCES
- ▶ PAY OFF CREDIT CARD DEBT THE SMART WAY
- ▶ MANAGE YOUR MONEY RESPONSIBLY
- ▶ PLAN FOR A MORE SECURE FINANCIAL FUTURE

Call 1-800-708-1335 today and ask how you can participate in ACCI's Community Partners Program. Your customers and employees will thank you!