



Consumer Credit Nationwide

Helping you take control of your debt.
www.TooMuchDebt.com
www.800DebtHelp.com

3445 Spring Street
Davenport, Iowa 52807
Phone: 563-359-8830
Toll Free: 800-838-8830
800-Debt Help (332-8435)
Fax: 563-359-8863

Thank you for your interest in Consumer Credit. Evidently, you feel you may have a need for a service such as ours and would like additional information on just what we can do for you and what is expected of you in return.

First of all, let me assure you that we are very much aware of the fact that most people who find themselves too deeply in debt are honest and have a sincere desire to repay their creditors. Usually, this problem has come about because in the past they have proven to be excellent credit users, developed good credit records, were offered too much (and too easy) credit and gradually went so deeply into debt that the burden became overwhelming. Although it sometimes may appear hopeless, most cases are not.

If you are interested in counseling, we ask that you complete the information form "green sheet" and bring it to your appointment with one of our counselors. If you are unable to come to our office, the forms can be mailed back to us and the counseling done by phone. We are a non-profit service, so there is no charge for counseling.

Working together, we will examine your situation and help you determine the best way to repay your debts, and if possible, keep your credit records from deteriorating further. A budget for the debtor to follow is the solution in some cases. In others, a debt management plan (DMP) may be the answer. If so, we offer a repayment program where we:

- Act as an intermediary between you and creditors.
- Reschedule the timing of your payments.
- Restructure the amounts of the payments.

The counseling session allows us to evaluate each other and the possible solutions to the problem. If a debt management plan is decided upon, an agreement is prepared listing the debts to be paid, the schedule of payments, and the terms to which both parties agree. After this is done, the client tenders the monthly amount to Consumer Credit who in turn forwards payments to the creditors until all covered indebtedness is paid.

Since most credit-grantors appreciate the function we perform and realize the importance of allowing their customers to pay their obligations in a consistent, honorable, and reasonable manner, they are quite willing to pay their share of the expenses we incur while overseeing a DMP. We ask the client for a modest monthly fee to offset expenses not paid by the creditors.

We are not a lender. As professional counselors, we know you cannot borrow your way out of debt; you can only pay your way out. The DMP, when followed, does this in a reasonable fashion.

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In return for this service, and to help them recover from their indebted position, we must have the client's complete commitment and cooperation. This is what is expected:

1. Client must be seriously interested in solving his or her financial problems.
2. Both the husband & wife (when feasible) should be present during the interview.
3. The written information form and agreement must be completed.
4. **All forms, statements, payment books, notification and other related information should be brought to the interview.**
5. **Client should make every effort to keep the appointment and be on time. If this is not possible, Consumer Credit should be notified prior to the appointment and an alternate time agreed upon.**
6. If we are to be successful, client must follow the plan. No credit purchase should be made without consulting with a credit counselor. Should an emergency arise, Consumer Credit will be available to counsel.

What should you do next? Forget the whole thing or pursue it? It is entirely up to you. We have explained to you some of the things we can do and what is expected of a client. If you are serious about this, either for yourself or someone else, Consumer Credit can probably help. Fill out the information form and phone for an appointment, if you would like to receive our help. Remember that our counseling is free and you are under no obligation.

Sincerely,

Maggie DeLaney

Maggie DeLaney
President

QF110-03
01/25/2010



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Fee Schedule & Consumer Disclosures

Credit and Debt Counseling

- * Initial and follow-up Counseling Sessions are **FREE**
- * Debt Management Plan fees range for \$0 to \$39 per month depending on ability to pay, amount of debt, debt profile and state law.
- * A \$75 deposit is required with signed DMP contracts. The \$75 initial deposit breaks down as follows:

\$50.00	Non-Refundable Enrollment Fee
\$25.00	This is deposited in your account with Consumer Credit and is used at our discretion to help in the early stages of your debt management plan.

A significant portion of our funding comes from voluntary contributions from creditors of clients that participate in Debt Management Plans.

All counselors are certified through the Center for Financial Certifications

CCN does not report to the credit reporting agencies, but entry into a DMP may have an impact on a client's credit score. FICO, the primary source of credit scores, does not negatively score credit counseling, but some lenders may view DMP participation negatively.

Some of the processing and/or payment-handling services related to your DMP will be performed by Consumer Credit of Des Moines under a contract maintained with that organization. Consumer Credit of Des Moines is an Iowa non-profit corporation, and recognized as a public charity under Internal Revenue Code Section 501(c)(3). Consumer Credit of Des Moines is a Nonprofit Budget and Credit Counseling Agency certified as such by the United States Trustees Office.

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PLEASE READ

- Complete the entire application form. When completing the budget, determine what you actually spend in a given month for each item.
 - For Example: Car Insurance = \$275.00 / YEAR
 Divided by 12= \$23.00 / MONTH

- All unsecured debt must be included (Creditor requirement)
 - Unsecured debt includes all of the following: credit cards, medical bills, collection items and unsecured loans.

- Provide us copies of current statements from each of the creditors as well as any legal notices or letters from those creditors or collection agencies.