

**Community Credit Counseling Specialists, Inc.**

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Website [www.creditcounsel.org](http://www.creditcounsel.org)

**ABOUT YOUR DEBT MANAGEMENT PROGRAM**

- PLEASE DO NOT MAKE PAYMENTS DIRECTLY TO YOUR CREDITOR IN THE PROGRAM. PLEASE LET US MAKE THE PAYMENTS SO THAT WE CAN KEEP ACCURATE AND COMPLETE RECORDS OF ALL PAYMENTS MADE ON YOUR ACCOUNTS, INCLUDING PAYMENTS IN FULL.**
  
- Many of the creditors in your Debt Management Program (DMP) will not begin lowering interest or stopping late or overlimit charges until three (3) consecutive payments have been received prior to their due date. Some creditors will continue to make collection calls to you after your program has started, until they begin receiving payments. It is very important that your payments are received by our office on or before your due date. If your payment is late, some creditors may contact you directly.
  
- We have made an agreement with your creditors to send payments to them every month. **IF YOU ARE NOT ABLE TO MAKE YOUR PAYMENT BY YOUR SCHEDULED DUE DATE, PLEASE CONTACT US AND LET US KNOW.** If you do not let us know what is going on, we cannot let your creditor know, and the creditor may begin calling you directly to ask for payment.
  
- Please contact us every ninety (90) days to update the current balance on your accounts. You may continue to receive statements from some or all of your creditors. **DO NOT DISCARD YOUR MONTHLY STATEMENTS. BE SURE TO REVIEW THEM,** and if you have any questions about payments or charges, call us so that we can contact your creditor.
  
- If you want to make extra payments to a particular creditor, please contact us before sending your payment to us or enclose a note with your payment.
  
- It is our goal to disburse your payments to creditors as soon as possible after receiving it in our office, generally within five (5) working days. **WE CANNOT, THEREFORE, ACCEPT PERSONAL CHECKS AS A METHOD OF REGULAR PAYMENT.** We have other methods of payment, such as Direct Withdrawal from your checking or savings account, payroll deductions, money orders or certified cashier checks. **PLEASE DO NOT SEND PERSONAL CHECKS TO MAKE PAYMENTS ON YOUR ACCOUNT. IF YOU ARE PAYING BY DIRECT WITHDRAWAL (ACH), PLEASE CALL US BEFORE STOPPING PAYMENT ON THE WITHDRAWAL. IF YOU CAN NOTIFY OUR OFFICE AT LEAST TEN (10) WORKING DAYS BEFORE THE WITHDRAWAL IS SCHEDULED TO BE MADE, WE CAN STOP THE WITHDRAWAL AT NO CHARGE.**

Received by \_\_\_\_\_ Date: \_\_\_\_\_  
(Client)

Reviewed with client by \_\_\_\_\_ Date \_\_\_\_\_  
(Counselor)