



From  
**Credit Card Relief™**  
**SPRING ISSUE**  
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**#1: HOW YOU MIGHT BENEFIT FROM THE GOVERNMENT’S  
“ECONOMIC STIMULUS PACKAGE”**

For the last month or so, every time you turn on the news or pick up a newspaper the stories are all about the billions of dollars in federal bailout money that has been made available to Wall Street, car companies, banks and insurance companies, *and* the many over-their-budget or near bankrupt state and local governments.

But what's in it for the regular working family facing the same if not more difficult economic challenges?

The answer is....with a little bit of on-line research and some phone calls you will discover that there are many programs designed to help the individual working and non-working family that are all a part of this giant stimulus package signed into law by the President in February:

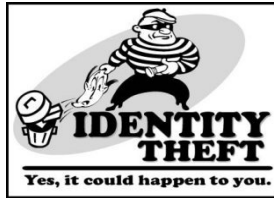
1. Let's begin with the taxes taken out of the paychecks of all working Americans. Beginning as early as April you will see an increase in your take home pay. Experts estimate it will probably be about \$50.00 more each month in your pocket. This amount may be small but it can be meaningful, because on an annual basis it's an additional \$600.00 per year.

*And as Credit Card Relief™ members, you can earmark these additional funds to your Enrolled Members Trust Account to pay your Monthly Maintenance Fees for a year, or to add to your Trust balance to begin settling you credit card debt even more quickly.*

2. If you or your spouse becomes unemployed, due to downsizing or layoffs, plant closures or any other valid reason that makes you eligible for unemployment compensation – ***file immediately!*** The unemployment benefits you will receive may have been extended under this Economic Recovery and Stimulus act. NOTE: *Each state can choose to accept all, a portion of, or none of the stimulus package that has been earmarked to go to the states. What your particular state decides to do will have an impact on such things as unemployment benefits, etc.*
3. There will be new, high-paying jobs funded by the stimulus program in construction, energy and in government. To learn more about these go to [www.recovery.gov](http://www.recovery.gov) or [www.whitehouse.gov](http://www.whitehouse.gov) and look for Economic Recovery News. In addition, you can call your United States Senators' offices: they have case workers whose primary job is to help their constituents - people just like you - take advantage of all these new federal programs. Also, you can contact your local government or Mayor's Help Desk, your City Council person or even your local newspaper's Public Information Desk to see how much federal stimulus money is coming to your community and what part of those funds will be used to provide new jobs. Get on every list you can to learn more about these opportunities.

**CAUTION:** Do NOT fall victim to any of the internet or telemarketing schemes that are popping up out there that offer to **sell** you information on how you can profit from the stimulus package. As you have just read, this information is readily available and is free to everyone. If you are having trouble getting answers, write to us at [letters@ccrn timer.com](mailto:letters@ccrn timer.com) and we will try and get you answers - or at least point you in the right direction for help.

## #2: FINANCIAL SAFEGUARDS & IDENTITY THEFT PRECAUTIONS



One of the biggest mistakes people in tight financial circumstances make is that they don't worry about identity theft because they feel their credit is so bad there is nothing to steal. Nothing is farther from the truth. These thieves want your identity – not just to get money from your accounts which you may or may not have, but to set up their own deposit accounts to use in their scams, or to file for local or state benefits. Identity thieves are very creative.

Here are some tips on how to keep your identity and your funds safe.

1. Never give your checking account number, bank routing number or Debit Card number to anyone you don't know.
2. Never give out this information over the phone to anyone but the most trusted sources, like your utility company, mortgage company or the Enrolled Members Trust. Obviously the same thing goes for your social security number, driver's license number or credit card numbers.
3. Tear up or shred your bills that have your complete name and account number printed on them. Even tear up your address wherever it appears on anything you are throwing out. Identity thieves go through trash cans on your street and dumpsters at stores mining for this information. Let's not make it any easier for them!
4. Finally, if you own your own home check with your insurance company that has your homeowners insurance: many times identity theft coverage is already included in your premium. The same is true for many renters' insurance policies.



### LETTERS TO THE EDITOR

{Here is last month's "Letter-to-the-Editor" winning letter. This Client will be credited \$49.95 to their Trust Account.}

**THANK YOU SO MUCH!**

*For those that doubt the ability to get to the finish line, (and) when it seems there is no hope.....let me attest to the fact that there IS a light at the end of the tunnel - and you people are the guiding light to get them there.*

*I cannot express in words my gratitude for you and your program. You have always been there through the process. I was truly at a loss as to what to do. It was overwhelming. I thought I would be paying on these cards to the day I died.*

*Once again, thank you!*

**JOHN IN ILLINOIS**

### DON'T FORGET OUR \$200 REFERRAL BONUS.

Call a Client Care Representative for more information on how you can earn a \$200 Referral Fee just by introducing a friend, co-worker or relative to Credit Card Relief™. (Subject to their successful enrollment.) Call now!

[WWW.CCRNOW.COM](http://WWW.CCRNOW.COM)

1-800-376-0898  
(Professional Services Dept.  
of Dakich & Assoc., Attorney-at-law)

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Thank you for your trust and confidence in Credit Card Relief™. We look forward to the day when your name is added to our growing list of Credit Card Relief™ graduates. As always, we are on your side; so, if you have any questions or problems, do not hesitate to contact the

Professional Services Department at *Dakich and Assoc., Attorney-at-law*, at 1-800-376-0898.