



From
Credit Card Relief™
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#1. HELPFUL TIPS FOR TOUGH TIMES



A. RÉSUMÉ HELP ON THE WEB

Even if you and your wife are currently both working, it doesn't hurt to be prepared in case one –or even both of you – become unemployed. One of the best ways to do this is to update or create from scratch a résumé that shows off your skills and job and life experiences and any special training or skills you might have.

Take a look at the Internet sites listed below: they have *free* templates and sample résumé for almost any type of job. And best of all they are free.

Go to: Jobstar.org and Resume-help.org

B. NETWORKING EVERYWHERE YOU GO

Make a list of all the people you know, where you know them from, friends, relatives, fellow church members and previous employers and friends from previous jobs.

Experts and experience tell us that merely sending out résumés is not usually a successful strategy *on its own*. **You need to personally make contact with people who might know of a job opening (in your field or not) *then* hand them a résumé.**

Check out public job postings in the government – local, county, state and federal (they are getting *plenty* of stimulus funding for jobs). Also check on health care and law enforcement positions: these are always growing sectors of the economy.

Share your job seeking experience - good and bad - with relatives and close friends. You would be amazed at where job leads come from!

New jobs *are* out there, but you have to look, listen and ask!

C. WATCH WHAT, WHERE AND HOW YOU BUY GROCERIES

If you've never used coupons before, try them. The savings are real and can make a big impact on your personal savings at the cash register - not just at groceries, but at drug stores, restaurants and discount stores.

Here's a helpful web site we found: take a look at: Householdtips.org And search for grocery coupons on the Internet to check for deep savings on household necessities like paper towels, toilet paper, tooth paste, laundry detergent.

Don't pay ATM fees unless you absolutely have to ... no excuses! Get cash back when you buy groceries, or go to your own bank where there are no fees for using your bank's ATM machine.

Check out generic brands for everything from groceries to cold remedies. These generics are usually made by the more expensive name brand manufacturers to the same quality standards as their name brands and are marketed at a discount with a generic name. You can save big at the drug store on such items.

#2: CREDIT CARDHOLDER "BILL OF RIGHTS"



The Credit Cardholders'

Passes Financial Services Committee

On April 22, 2009, the House Financial Services Committee approved legislation that would provide credit card customers crucial protections against unfair, deceptive, and anti-competitive credit card practices, which include, among other things, double cycle billing, due-date gimmicks, and retroactive interest rate hikes without notice.

Credit Card Relief™ Clients will recognize these issues as policies your national mediation law firm has raised with nearly every card issuer when negotiating a lower settlement of your credit card balances.

As frustrating as the first months in the program are for any new Client, it should be comforting to know that your entire Client Care Team and the mediation law firm are building a file on your behalf to negotiate away these soon-to-be-forbidden practices that have cost credit card customers literally billions of dollars over the last thirty years.

What will these changes mean to **Credit Card Relief™**? We anticipate it will mean the end of credit card companies piling on charges to build even higher balances on the cards that you are no longer using. This should lead to faster and even better settlements. **Credit Card Relief™** members should report any creditor abuses to their Client Care Representatives immediately. And now with the Federal Reserve watching Card Issuers, and with Credit Card Company abuses getting the attention of the White House and the President himself, there has never been a better time to take advantage of this economic climate to mediate debt. Look for more news in future newsletters and "podcasts" about Credit Card Reform.

Together we are winning the war against Creditor abuse and holding the line on protecting creditor rights.



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.}

For years, my wife and I have struggled with credit card debt, due partly to our own poor choices and to predatory lending tactics by credit card companies. Our only hope was a windfall, which never came.

Thankfully CCR has given us a realistic opportunity to put that debt behind us. We are still early in the process, but I am confident that with their help (and our improved discipline) we will be debt free in 2 to 3 years. This was NEVER a possibility before. I have called CCR and their attorneys several times and am always greeted by a real and helpful person. We are extremely lucky to have found them and grateful for the service they provide. Thank you, thank you, thank you!

Sincerely, Jim in Dallas

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Or email us at: ccare@ccrnw.com

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- for -

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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. 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.