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News Update From Your Debt Relief Team

Fall Newsletter



OCTOBER IS "BREAST CANCER AWARENESS" MONTH

"In 2009, more than 190,000 women are expected to be diagnosed with breast cancer, and more than 40,000 women are expected to die from this disease. It is the most common non-skin cancer and the second leading cause of cancer-related death among women in the United States. As we observe National Breast Cancer Awareness Month, we salute the brave Americans who are fighting this disease, including families and friends, advocates, researchers, and health care providers. We also pause to remember and pray for those we have lost to breast cancer."

The above is from President Barack Obama's proclamation last week that declared October 2009 as National Breast Cancer Awareness Month.

We encourage all of our Clients - both men and women - to be tested each year. It is safe, easy, and could save your life, or the life of a loved one.

See below for links to more information on the prevention and cure of breast cancer.



Letter of the Month

What follows, although not an actual "Letter to the Editor", are comments sent by one of our Client Care Representatives to their Manager which provides insight into the situation of a Client of theirs. You will quickly see why we have selected this Client to receive the "Best Letter" recognition of one monthly maintenance fee in the amount of \$49.95 credited to their account.

"The Clients are elderly (83 and 86) and were extremely grateful for the time and care that I have been able to take with them - to help them feel at ease. These Clients are diligently and responsibly working to eliminate the debt they enrolled - debt that was actually charged by their son



FROM SOUP TO NUTS...



who died just last year. They are on a fixed income, but have never wavered in making their payments to the program. It has been a hard road for them, not just with the death of their son, but in trying to honor those debts."

EDITOR:

Let us hear from you. We're interested in learning your experiences as you progress in the Credit Card Relief™ program. Send us your comments, questions and suggestions. As always, the best letter or email will receive credit for one monthly maintenance fee equal to \$49.95.

WRITE TO US AT:
[@ccrnw](https://twitter.com/ccrnw).

If you are an enrolled Client and need to talk to either a Client Care or Mediation Representative at the law firm of Dakich & Assoc., please call:

1-800-376-0898

or email us at [@ccrnw](https://twitter.com/ccrnw).

If you are currently still in the enrollment process, return calls should be made to our Processing/Underwriting Department, at:

1-888-886-1719

Credit Card Relief™
Preferred Financial
Solutions, Inc.
5656 W. 74th Street
Indianapolis, IN 46278

Podcasts

**ARE YOU GETTING YOUR
PODCASTS?**

MAKE THE MOST OF STORE COUPONS

It's not at all unusual to see the person in line in front of you at the grocery store handing over a stack of coupons as they check out. Are they really saving money ... is it worth the hassle of searching papers and websites, cutting and clipping, sorting and carrying these coupons around?

The answer is a resounding "YES!" according to a number of recent magazine and newspaper articles that have investigated this topic. Although actual savings amounts will vary, of course, from store to store and shopper to shopper, one typical consumer from Connecticut says she saves 65% to 85% on her grocery bills simply by vigilant coupon clipping. In her own words she states: "I'm that lady who buys \$300 worth of groceries and pays only \$20.00."

But how does she do it? How can you do it?



One of the best ways is to go right to the source: the manufacturers. Many of your favorite grocery product manufacturers offer on-line coupons; just go to their websites and print out these coupons. And they're FREE - you don't have to pay for these coupons! (NOTE: avoid commercial

coupon clipping web sites; most charge a fee to do what you can do for free.)

There are, however, a few sites/services for coupons that are really worth taking a look at. Check out:

- wickedcooldeals.com
- Coupons.com and
- SmartSource.com

Other helpful money-saving sites include "refundcents.com" and "neverpayretailagain.net". These sites have daily updates and postings of great coupon values.

And you can play what is called "the Match Game": since many stores allow you to use (or match up) their in-store coupons along with the manufacturer's coupons or add a manufacturer's coupon on top of a store's advertised special, many coupon users boast of savings of 50% or more on shopping bills just by playing the "Match Game". And keep your eyes open for those "good as gold" double or triple coupons!

Magazines and radio and television ads often have exclusive deals for readers and listeners when you mention the publication or use their special promotional codes. Sunday newspapers are loaded with these types of coupon offers.

CAUTION: If you simply Google the word "coupons", our computer

Are you listening to your Credit Card Relief™ podcasts? They are sent out once a month and are all available on iTunes. Listen for helpful hints on collection calls, how to get through your first weeks and months in the program and how to achieve real financial freedom. If you are missing a podcast, please don't hesitate to ask your Professional Services Department Representative for any podcast you desire.

Podcasts

savvy coupon users tell us this will just bring up thousands of pages of expired coupons. So you need to refine your searches as much as possible by going to specific manufacturers' websites, and by trying the websites mentioned here.

And you'll enjoy shopping a whole lot more with the savings you get from using coupons.

OUR CLIENTS SAY IT BEST...

The following are just a few recent comments from some of our Clients regarding their time in the CCR program.



"Susan called and left me a message and let me know how she was proceeding with my account. She was wonderful! She also told me I would receive some sort of refund. Wow! What a great surprise, no matter what the amount!"

I wanted to thank all of you for all your help and support during this time. You have made what could have been a very unpleasant experience a really good one.

The best to you,"

Teresa in TN

"In October of 2007 I reluctantly enrolled in CCR. I say reluctantly because I have always tried to honor any contractual agreement that I enter into. But my creditors either doubled or tripled my interest rate because of a late payment or two. Soon I was overwhelmed and became desperate to resolve this problem.

For months I had heard a radio commercial by CCR but had ignored them, half believing that programs like that sounded too good to be true and could not possibly fulfill the claims they make.

Well...only seventeen months later, and with 2 of my 3 accounts settled, I am well on my way to being debt free thanks to CCR! I am confident that soon I will be able to take my life back and get back on course."

Patricia in MI

?

"Thank you so very much, Jennifer, for your kindness and concern. Your professional attitude is something you can be so proud of. A kind word or act of kindness means so much to others. The fact that you took the time just to check on me touched my heart. Thank you!"

Francine in IN

TIPS ON CALLING OUR PROFESSIONAL

SERVICES DEPARTMENT (PSD) AND THEIR CLIENT CARE REPRESENTATIVES

The Professional Services Department (PSD) has the important responsibility of answering any of the questions you might have about your Credit Card Relief™ account. (The only exception to this would be legal questions, in which case they will transfer your call directly to a Representative at Dakich & Associates, your national mediation law firm.)



In order to make the experience as easy and pleasant as possible when you call into PSD, we wanted to offer a few helpful tips and to list for you the information you should have ready before you place your call to one of their Representatives.

1. **The very first thing you will always need is:** Your account number. This will help us quickly access all of your program information.
2. **But just as importantly:** Call with an open mind, because assuming the worst almost always makes things worse. Most of the time, if we work together in a calm and orderly manner, we can do a good job of understanding your particular problem and then finding a solution for it. And if we can't find an answer during that phone call we will get one for you if at all possible and call you back.
 - o So, if you get a "summons" or any other communication from a lawyer, just take a deep breath and pick up the phone and call us as soon as possible. You joined the program looking for help and that is what we intend to do. Please always remember we are on your side.
3. **When it comes to your monthly financial commitment to the Trust, please help us help you:** For instance, even though we will gladly - when unusual or emergency circumstances call for it - change an ACH withdrawal date, or *temporarily* reduce or suspend an ACH amount ... please try not to abuse this courtesy by calling in to change your ACH all the time. Asking us to stop or reduce ACH payments makes it more difficult to keep your program on course and moving forward toward graduation. Interruption in payments makes it much more difficult for our national mediation law firm of Dakich & Associates to plan mediation strategies for the accounts you have enrolled in the program.
4. **We are constantly doing things to improve our response time:**
 - o We know how frustrating it can be to have to leave a Voice Mail message when what you really want to do is talk to someone. That is why we strongly encourage you to **call 866-241-3328** during the Department's regularly scheduled

business hours of 8:30am to 5:30pm (EST). This is when you will have the very best opportunity of reaching one of our PSD Representatives who can answer your question or help you with your problem.

- o But, in the event that you *do* need to leave a voice mail, please always make sure to leave your name, your account number, a detailed description of the problem or question, and **(this is critical!)** a good phone number and the best time to return the call. We will make every possible effort to return the call at that hour or as soon as we possibly can.
- o And, if your message was detailed enough, we will have researched your question in advance of calling you back. (NOTE: When our Professional Services Department calls you back, your caller id will identify our number as **317-222-3733** so you will know it is us.)

We know how stressful economic troubles can be. We have all gone through them at one time or another in our lives. But our commitment to you is to make your time in the Credit Card Relief™ program as stress-free as possible. If you find yourself getting frustrated or impatient with the process, please call us immediately. With all of us working together - you, the Professional Services Department, and our mediation law firm - we can defuse the situation, start finding a solution to the problem, and eliminate some of the stress from your day.

To reach our Professional Services Department
call 866-241-3328
between the hours of 8:30am to 5:00pm (EST)
or you can email them at
@ccrnw.

[NOTE: ACH changes cannot be honored via email; ACH changes require a telephone call.]

CAUTION CAUTION CAUTION CAUTION CAUTION

CONSUMER WARNINGS

1. BEWARE OF TV ADS FOR TAX HELP

We have run across numerous complaints against many of the "tax help" or "tax resolution" service companies currently advertising on radio and television nationwide. Complaints of misrepresentation and no follow up are many. If you have tax difficulties or if you need help with back taxes or filing late returns, look up the professional, qualified Tax Agents/Consultants in your area who are licensed by the IRS. They are typically local people who you can meet with face to face, and they normally charge considerably less than the national firms who are basing their advertising on unsubstantiated savings. As always, be careful and don't give

anyone your bank account number or debit card.

2. DON'T BANK WHERE YOU HAVE A CREDIT CARD BALANCE

We can't mention this warning enough. Too many of our clients have been victim to greedy and overzealous credit card issuers attaching bank accounts without a judgment or court order. Somewhere in the very small print of the cardholder agreement it usually states that banks have the right to offset credit card debt that you owe them by seizing any deposits that you may have in accounts at their banks.

The best way to not have to worry about this is to bank where you have no debt and keep it that way.

CAUTION CAUTION CAUTION CAUTION CAUTION



More information on the prevention and cure of breast cancer can be found on-line at such sites as [.nbcam.](#), [.breastcancerawareness.](#), [.cancer.](#), and [.komen.](#)

ccr-enewsletter/vol126-10609

"Everyone at Credit Card Relief™ would like to thank you for your trust and confidence in us and the CCR program. We too look forward to the day when each of you can become a Credit Card Relief™ graduate. If you have any questions or problems, do not hesitate to contact us."

Credit Card Relief™ publishes this newsletter for the benefit of members and prospective members of the program.

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