

Programs and Services

- BUDGETING ASSISTANCE
- CREDIT REPORT HELP
- SEMINARS / WORKSHOPS
- DEBT MANAGEMENT
- DEBT SETTLEMENTS
- HELP BUILDING CREDIT

Get Help Now!

Professional assistance is available now.

Call (800) 729-0551 or visit www.accs.org for a free consultation with one of our Certified Credit Counselors.

Do not delay,

Get Started Today!



Our Mission

We at ACCS are dedicated to providing no-fee credit counseling, money management education, and debt management programs to all individuals in need, within the bounds of our non-profit charter.

These services are provided without discrimination of income, debt ratio, or any other qualifications or requirements. Our goal is to assist anyone who is in financial distress, and return balance and dignity to their personal financial life.



A 501(c)(3) Non-Profit Agency

American Credit Counseling Service, Inc.
4 Taunton Street, Suite 5
Plainville, MA 02762
Phone: (800) 729-0551
Fax: (508) 695-0148
Email: info@accs.org
www.accs.org



A Non-Profit Agency

*Together we
can do it!*

**How to order your
Credit Reports**

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Ordering your credit reports

As of September 1, 2005 a federal law went into effect that allows individuals to get free copies of their credit reports once a year, from each of the three major credit reporting agencies

The official web site for requesting free reports is www.annualcreditreport.com

You can also call (877) 322-8228

The official site can also be reached through the Federal Trade Commission's web site at www.ftc.gov/freereports, which has a link to the correct web site.

The free credit report does not contain your credit score. Your credit score can be ordered through the site for an additional fee ranging from \$4. to \$8. Your credit score is an actual numerical measure of your creditworthiness used by lenders and others

Examine your reports

Upon receipt of your reports review all information for correctness. This includes Name, Address, Social Security Number, and information concerning creditors indebted to now or in the past. If any items are incorrect, simply complete the enclosed dispute form.

If you need assistance understanding your reports one of our Certified Credit Counselors can be reached at (800) 729-0551

Beware!

Beware of "Credit Repair" scams, which can come at high cost, yet produce inconsistent results.

Have you been denied credit?

If you have been denied credit, employment, or insurance you are entitled to receive a free credit report. ACCS counselors will be happy to assist you with reviewing the reports and developing a plan of action to fix the errors or improve your credit. Call (800) 729-0551 to reach a Certified Credit Counselor.

Mail & Phone list removal

Opt-Out Option: Calling (888) 567-8688 provides the ability to remove your name and credit information from promotional lists, and stops credit offers from being mailed to you.

To be removed from mailing lists, send a request to the following address:

Mail Preference Service
Direct Marketing Association
PO Box 9014
Farmingham, NY 11735-9014

To be removed from telephone lists, send a request to the following address:

Telephone Preference Service
Direct Marketing Association
PO Box 9008
Farmingham, NY 11735-9008

Credit Reporting Bureaus

Below is a list of the three main credit reporting bureaus:

EQUIFAX

PO Box 740241

Atlanta, GA 30374-0241

Phone: (800) 685-1111

Web Page: www.equifax.com

Fraud Alert: (800) 525-6285

EXPERIAN

PO Box 2104

Allen, TX 75013-9504

Phone: (888) 397-3742

Web Page: www.experian.com

Fraud Alert: (888) 397-3742

TRANSUNION

PO Box 2000

Chester, PA 19016-4213

Phone: (800) 888-4213

Web Page: www.transunion.com

Fraud Alert: (800) 680-7289

FRAUD ALERT: Can protect you if you suspect someone else is trying to use your credit information to obtain credit illegally. This is known as a victims alert.

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