

## Programs and Services

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

## Get Help Now!

Professional assistance is just a phone call away.

Call now for a **free** consultation with one of our certified credit counselors.

Toll-Free (800) 729-0551

Do not delay, call 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 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](mailto:info@accs.org)  
[www.accs.org](http://www.accs.org)



A Non-Profit Agency

*Together we  
can do it!*

## What Can ACCS Do For You?

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## What Can We Do For You?

Non-Profit Credit Counseling agencies like ACCS provide a variety of complex services to assist their clients in developing a sound financial future. Since each agency has its own agenda, we want you to know what we can do for you.

## Client Benefits

Client benefits include learning how to develop and implement a budget, stop late and over limit fees, reduce your monthly payments and interest rates. You can regain control of your personal finances.

**Live your dream of being debt free. Call ACCS @ 800-729-0551 and speak with a Certified Credit Counselor today.**

## Credit Report Review

Since the best place to start solving your problems is knowing precisely what problems exist, ACCS can help you obtain free copies of your credit reports, then analyze them and help you understand what they say. We can then recommend a positive course of action to correct the errors on your reports, and/or set up a plan of action to repay your outstanding debts.

## Counseling

Most clients need to talk out their problems with an understanding and knowledgeable counselor. ACCS has Certified Credit Counselors that will listen to your situation and make recommendations for improving your financial future. We also have a fully staffed Customer Service Department at your disposal.

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## Debt Settlement

ACCS will negotiate with your creditors to obtain the best possible settlement, if you have enough free cash and want to resolve debts quickly. Settlement amounts typically range from 25% to 90% of the total amount owed. We require creditors to sign a formal release of claim, prior to completing the settlement transaction. Settlement is the preferred method of paying off accounts that are handled by collection agencies or attorneys.

## Debt Management

The majority of consumers do not have large sums of cash to pay off or settle their debts. ACCS has a Debt Management Program that consolidates your payments without making a new loan. We negotiate reduced payments and interest rates with your creditors. Also, Late and Overlimit fees are stopped. Payment plans are available in weekly, bi-weekly, twice monthly, and monthly increments.