

## 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 Does Credit Cost?

**American Credit Counseling Service, Inc.**

**Tel: (800) 729-0551**

**Web: [www.accs.org](http://www.accs.org)**

**Email: [info@accs.org](mailto:info@accs.org)**

## What Does Credit Cost?

When you apply for, and are granted credit, there are two costs you will have to pay. One is fees, and the other is interest.

Fees charged by banks and other lenders can include application fees, as well as fees to service your account.

## Annual or Membership Fees

Most banks charge you an annual maintenance or membership fee to continue using your credit card. This fee can range from zero to one hundred dollars or more. Shop around to maximize your savings.

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)

## Interest

Interest is the amount of money the bank charges you for using its money. Interest can either be variable or fixed. Variable rate interest means it may change during the term of the loan or contract. Fixed rate interest means the interest stays the same.

## Late and Over-Limit Fees

These fees have drastically changed over the last few years. Late fees have increased from \$5-\$10 to \$29-\$49, depending on the balance you currently have. Over-limit fees can be as high as \$35-\$50 monthly.

## Cash Advance Fees

Beware when taking a cash advance, as some companies charge large fees for the transaction.

## Account Review

Interest rate assessment on your credit cards can now be based on account reviews performed at regular intervals by the credit grantor. If you pay one credit card late, it could cause the interest rate to increase on your other cards, regardless of whether or not they are paid on time.

## A Good Credit Score Can Save You Money

Your credit score can make a tremendous difference in your total cost, especially on large purchases such as a home or automobile. Under some conditions, just a credit score increase of 10-20 points can mean thousands of dollars saved over the term of the loan.