

CONSUMER ALERT!!!

REMEMBER, THE HOLIDAYS WILL SOON BE UPON US. KEEP IN MIND THAT YOU SHOULD CONTINUE TO MONITOR YOUR CREDIT CARD SPENDING HABITS. IN ADDITION, YOUR MINIMUM CREDIT CARD PAYMENT CAN INCREASE UP TO 4% OF YOUR BALANCE. THIS CAN GO INTO EFFECT, AS SOON AS, YOUR NEXT BILLING STATEMENT.

BE CAUTIOUS, WATCH YOUR SPENDING!

DON'T FORGET TO LOG ON TO WWW.ANNUALCREDITREPORT.COM TO RECEIVE YOUR FREE CREDIT REPORTS OR CALL 1-877-322-8228 FOR MORE INFORMATION.

CONGRATULATIONS

CONSUMER CREDIT COUNSELING SERVICES OF NORTHWEST INDIANA WOULD LIKE TO ANNOUNCE A GREAT AND LONG AWAITED ACHIEVEMENT:

FREYA CHURCHWELL, COUNSELOR HAS COMPLETED AND RECEIVED HER MBA DEG REE. KEEP UP THE GOOD WORK, YOU ARE A DEDICATED EMPLOYEE! "WE LOVE YOU"!

CCCS STAFF

If you have recently been denied credit, log on to ftc.gov/bcp/online/pubs/credit/scoring.htm to learn about your rights under the Equal Credit Opportunity Act. Consider purchasing from Consumer Credit Counseling Service of Northwest Indiana, Inc. our educational workbook "Credit When Credit is Due" for \$50.00.

STAFF TRAINING

CCCS STAFF STRIVES TO UPDATE THEMSELVES ON UPCOMING EDUCATIONAL CHANGES AND DEVELOPMENTS, TO BETTER ASSIST THE COMMUNITY. RECENTLY, STAFF RECEIVED TRAINING IN CHICAGO ON CREDITOR RELATIONS.

BANKRUPTCY LAWS

Remember, the new bankruptcy laws become effective as of October 17th. You will need to get counseling for pre-filing and pre-discharge from an approved non-profit budget and credit counseling agency. For more information call us!

FOR YOUR INFORMATION

(From the Desk of Vivian Ramos)

Please inform CCCS in writing of address changes and phone numbers. It is vitally important that we have the correct information, so when we send out "Quarterly Status Reports", they do not come back to our office.

Also, please read your statements and send in copies of your current statements every "Three (3) months", so we can track your statement balances and interest rate information. CCCS will not be liable for errors.

PLEASE DO NOT SEND ORIGINALS!

(If you should have any questions, please contact our office)

REMEMBER THE DATE!

October 16th is NATIONAL BOSSES DAY!

"Happy Bosses Day"

Pam Stalling

From your STAFF

HOLIDAY CLOSINGS

Thanksgiving -Nov. 24th and 25th

Christmas - Dec.25th and 26th

New Years Day -January 2nd

HAVE A SAFE AND BLESSED HOLIDAY SEASON!

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CCCS of Northwest Indiana received a grant from Bank of America in the amount of \$6,700 to continue our educational efforts!

Thank you-Bank of America!

5/3 Bank awarded CCCS \$3,500 to help support more Budget and Credit workshops.

Thank you 5/3 Bank!

F Y I

Attention all credit card holders:

Starting January, 2006 some credit card lenders will increase your minimum payment to 4%.