CONSUMER ALERT!!!

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!

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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:

LYNNE BALKEMA, COUNSELOR, HAS COMPLETED AND RECEIVED CERTIFICATION THROUGH THE AARP FOUNDATION, AS OUR FIRST HECM SPECIALIST. "WE ARE PROUD OF YOU AND 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

TO BETTER ASSIST THE COMMUNITY, CCCS STAFF STRIVES TO UPDATE THEMSELVES ON UPCOMING EDUCATIONAL CHANGES AND DEVELOPMENTS. RECENTLY, STAFF RECEIVED TRAINING SPONSORED BY NATIONAL CITY BANK AND THE HOME OWNERSHIP MATTERS, LLC. (MILDRED WILKINS) ON PRACTICAL APPLICATION LOSS MITIGATION (PALM).

IF YOU HAVE PROBLEMS, PLEASE CONTACT OUR OFFICE AT (219) 980-4800.

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BANKRUPTCY LAWS

Remember, the new bankruptcy laws became effective on 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 at 980-4800!

FOR YOUR INFORMATION

(From the Desk of Vivian Ramos)

Please continue to send in copies of your statements. Remember, any late or missed payments may result in termination from the DMP program by your creditors. Also, continue to put your client ID #'s on your money orders.

If anyone is interested in electronic service, please call me for more information.

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IT'S TAX TIME, AGAIN

The Northwest Indiana Asset Building Campaign is ready to assist you with FREE tax preparation, call (219) 937-3500.

EARN IT: If you earned less than $37,263 in 2005 or $11,750 with no qualifying child you may be eligible for Earned Income Credit (EIC). Credits can be as high as $4,400.

KEEP IT: Free or low-cost help is available at community tax preparation sites. Don't pay high or unnecessary fees to commercial tax preparers or take "rapid refund loans."

SAVE IT: Open a bank account, build savings or pay bills and improve your credit. Ask the volunteers at the tax preparation site about ways to put your money to work for you.

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CCCS of Northwest Indiana has received a grant from Freddie Mac, a partner with Centier Bank in the amount of $15,000 to continue our educational efforts! We look forward to your continued support!

Thank you-Freddie Mac!

FYI

PLEASE MAKE A NOTE: Our Post office box is closed. CCCS will not be responsible for late payments mailed to the Post Office Box. Mail or bring ALL payments to: 3637 Grant Street, Gary, IN 46408.