



SERVICE OF NORTHWEST INDIANA, INC.

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PAMELA STALLING

Executive Director

IT'S TIME TO UNDERSTAND YOUR CREDIT

Effective March 1, 2005 residents of Indiana will have access to their credit reports at no cost.

One of the major barriers to obtaining credit or getting a job is the information on your credit report. It's time to know what's on your credit report and what to do if that information is not accurate.

There are three ways to obtain your credit report:

Online at www.AnnualCreditReport.com

By phone at 1-877-382-4957

By mail (use the attached form)

Bring your credit report to Consumer Credit Counseling of Northwest Indiana for a comprehensive examination of your credit report. **A certified credit counselor will:**

Review the credit report in a private one-on-one counseling session.

Help you determine if the report is accurate.

Guide you through the process of challenging inaccurate information.

Provide you with form letters.

Help you establish a repayment plan to clean up old debts.

This service is available for a fee of \$20.00

Call for an appointment.

Consumer Credit Counseling of Northwest Indiana

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