

July, 2004 Newsletter

Client Success Story

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Following is a letter that CCCS received from a client who had just completed their debt management plan. I wanted to share it to let you know that you are not alone and although it may take some time it is worth the wait. The client agreed that we could share their story so here it is....

“Last evening I wrote a check in the amount of \$670.04 to the last of our creditors that we had when we first began with your organization some seven years ago. It was the final balance due and owing on about \$40,000 of debt that we had incurred over several years and I know that had it not been for Don Demaree and the other people within CCCS we never would have been able to see the light at the end of the tunnel.

We thought that we only had two options before we came to you. Declare bankruptcy or struggle and perhaps go into default seemed to be the avenues available to us. Neither was what we wanted to do but when faced with the challenge of repaying a major debt to several different creditors, all of whom seemed to be more interested in their own affairs than trying to assist us in meeting our obligations.

My recollection of how we found your organization is very cloudy and I don't remember if it was an advertisement in the newspaper or on television which provided us with the information on how to contact you. Regardless, whatever you can do to get the message out to people who need assistance with their debt, needs to occur. I think marriages will be saved, children will grow up in two parent homes, spousal abuse will decline and the future will be brighter for those who find themselves behind the “8 Ball” in debt if they avail themselves of your organization.

Don and your staff worked diligently with us and on our behalf in dealing with our creditors. They arranged for a monthly payment program which met our budget and allowed us to climb what looked like Mount Everest. Thank you at this juncture seems trite and not enough.

On behalf of my wife and me you have my heartfelt and deepest thanks for your assistance and perseverance.”



Important Dates
Monday, July 26 10:00 am — Credit When Credit Is Due —Sioux City Office
Wednesday, August 25 CCCS office will **close at 12:30 pm** for our Employee Appreciation Picnic.

Are You Close To Paying Off One Of Your Creditors?

If you are close to paying off one of your creditors you will need to call them and ask for the pay off balance. Once you have this information, you will need to contact our office. We need this information so that we send the correct amount to your creditor. If you do not give us this information it could result in additional interest charges for you.

New CCCS Hours

Monday, Wednesday, Thursday, Friday 8-5
 Tuesday 10-7
 Third Saturday of the month 8-12*

*note: the Friday before this Saturday the CCCS office close at noon.

Important Note Regarding Your Deposit

If you are unable to make your full CCCS payment and bring in/send in a partial payment, your money will not be sent to your creditors until the full payment is received. To insure that your creditors do not raise interest rates and to avoid late fees please make sure that your full deposit is in our office by your due dates. If you are unable to have the full deposit in by the due date, please contact your counselor.

Congratulations to this month's CCCS survey winners:

Client 6515

Client 6267

Stop in for your free CCCS coffee mug!

Be Debt Free Maze

Work your way through the maze to be debt free!

