

November, 2004 Newsletter

Are you making regular payments?

Remember that making full deposits every month 30 days apart is the most important responsibility you have as a participant in the Debt Management Program here at CCCC.

Did you know that with only one missed payment, credit card companies may drop you from the program, start charging late fees, and increase interest rates? Well, they can. CCCC may be able to send a new proposal and get you reinstated once more but there will not be any more chances to be reinstated for five years after that. Credit card companies are reinstating clients less and less so if you miss a payment and get dropped, you may not be reinstated.

Some clients have missed a payment and doubled up the next month and made a double payment. This practice can get you removed from your debt management plan also.

If you want to stay on your plan, you need to insure that you make a payment every month, 30 days from your last payment.

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Important Dates

Wednesday, October 27 6:30 —
Credit When Credit is Due —
Sioux City Office

Did you know...

Our clients are our
number one source of
referrals.
Thank you!!

Lucky Winners!

Survey Winners:

Client #

Client #

Stop into our office and
pick up your CCCS coffee
mug!



Client Quote:

**Are you watching your
monthly creditor
statements?**

ACH

