

DebtHelper.com

Credit Card Management Services, Inc.

4611 OKEECHOBEE BLVD. #114 WEST PALM BEACH, FL 33417
PHONE: 800-920-2262 FAX: 866-561-2622 WWW.DEBTHELPER.COM

Welcome to Debthelper.com

How do I start my debt management program?

Once you contact Credit Card Management Services, Inc. d.b.a. **Debthelper.com** a professional counselor will acquire all of your demographic, financial, and credit card statement information.

The Debthelper.com Credit Counselor will then prepare for you a Debt Analysis from your income and debt information.

The budget developed with your counselor will determine what can be done to assist you with the management of your debt.

The Debt Analysis will show what your anticipated new payment and interest rates will be on the Debthelper.com Debt Management Program.

A more detailed explanation of the Debt Management Plan
(sign up process is listed below:

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| DMP Steps | Description, explanation and purpose | Notes |
|--|---|---|
| <p>Step #1:</p> <p>Make copies of your most recent credit card statements.</p> <p>If you do not have any statements you must try and find any correspondence you have received from the credit card companies.</p> | <ol style="list-style-type: none"> 1. Statements are needed in order to insure that all account numbers are correct. 2. Please review all statements to insure that all automatic debits are stopped. Some examples of automatic debits would be gym memberships, auto club dues, travel life insurance and overdraft protection. 3. Your statements are crucial to the set up of your debt management plan because the statement are often the only way a counselor can obtain correct balances and interest rates. | <p>This step is very important to start the application process. Any statements not received will slow the application process and cause future problems.</p> |

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| <p>Step # 2:</p> <p>Prepare a personal income and spending budget.</p> <p>Go to DebtHelper.com or call 800-920-2262 to prepare your current budget.</p> | <ol style="list-style-type: none"> 1. Review your paycheck to see actual amount brought home after insurance, taxes and retirement deductions. This “net” (income – minus expenses) or final paycheck amount is your income. 2. Review 3 months of your checking account statements to determine your average monthly amount of cash withdrawals. 3. Review your cancelled checks to determine what you spend money on every month. 4. Add any additional information that your counselor may need to know in order to prove you need help. | <p>DebtHelper.com will use the budget to prove to the creditors that you deserve and need to be enrolled in the DebtHelper.com Program.</p> |

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| <p>Step #3:</p> <p>Sign the universal authorization form.</p> | <ol style="list-style-type: none"> 1. You must sign this authorization form in order for Debthelper.com to pull your credit report. Your credit counselor must review your credit report in order to insure that all open credit card accounts are closed. Certain credit card companies require that in order for you to join their debt management program that all your credit card accounts are closed. Some creditors allow you to keep one card open for emergency purposes. 2. The one card that can be kept open cannot be a store card. | <p>If an account shows on your report as open it is important that review this account with your credit counselor.</p> |

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| <p>Step # 4:</p> <p>Review the DebtHelper.com Comparison Analysis</p> | <ol style="list-style-type: none"> 1. Debthelper.com credit will determine the amount of savings on interest you will receive by joining the Debthelper.com DMP program. 2. All interest rates will be lowered only after your first payment is made and your proposal is accepted. 3. A proposal is the suggested payment amount, after a full analysis that Debthelper.com will send to your creditor. The proposal is the actual agreement with the creditor and Debthelper.com that will be delivered to you once you make your first payment. 4. A proposal is verified as accepted by your creditor by one of the following ways: <ol style="list-style-type: none"> i. Electronically. ii. By phone. iii. By mail. 5. If a proposal is not accepted your creditor will make a counter proposal to Debthelper.com and your credit counselor will review this payment with you by phone. | <p>Often the credit card companies will determine the new interest rate only <u>after</u> they have reviewed your credit and budget. It is <u>very important</u> that all information, including statements, is received by your counselor.</p> |

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| <p>Step #5:</p> <p>Determine method of monthly payment.</p> | <p>DebtHelper.com allows for a client to use the following method for payment:</p> <ol style="list-style-type: none"> 1. DebtHelper.com recommends you set up automatic withdrawal from your checking account. By setting up a reoccurring payment withdrawal from your checking account you often avoid service and payment problems. <ol style="list-style-type: none"> a) In order to set up automatic payment from your checking account you must fill out and sign the debit authorization for sent to you in your DebtHelper.com DMP Packet. 2. You can send a money order every month. 3. You can send a personal check. 4. You can pay by phone, but this form is not recommended due to the charge of \$4.00. 5. All large payoff checks must clear before being disbursed. Cashier checks, wires and money orders will be sent the next business day. | <p>Review your authorization form and make sure it is signed and you have the correct account number and bank routing number. It is recommended that you send a voided check.</p> |

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| <p>Step # 6</p> <p>Make initial payments based on Debthelper.com proposals.</p> | <p>Payment is held for clearing based on the following:</p> <p><u>Money Order or Cashier's Check:</u> If you send a money order of cashier's check the payment is sent the NEXT BUSINESS DAY.</p> <p><u>Automatic Withdrawal or ACH Direct Debit:</u> If you debit your account via ACH direct debit your payment will be sent 4 days after deposit.</p> <p><u>Pay by Phone:</u> If you wish you may call and have a payment directly debited from your account. Debthelper.com must have a signed authorization on file in order to conduct this transaction. Payment will be disbursed after funds have cleared. Usually within 4 business days.</p> <p><u>Personal Check:</u> If you send a personal check your payment will be sent 7 days after receipt of your payment in order to insure your check has cleared. * This time amount may differ as you continue on the Debthelper.com Debt Management Program.</p> <p>If your state has different rules regarding disbursement of funds you will be made aware of those changes by your credit counselor and in your Debthelper.com Agreement for Service. Certain states will require automatic debit.</p> | |

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| <p>Step # 7:</p> <p>Carefully Review credit card company correspondences with your counselor for the first 90 days.</p> | <p>Please inform CCMS of any correspondence received that is related to your Debt Management Plan. This will include the following:</p> <ol style="list-style-type: none"> 1. Any requests for changes in payment to a particular credit card company. 2. Congratulations letters welcoming you to the debt management plan. <p>Any correspondence related to your interest rate or terms of your debt management program.</p> | |
| <p>Step #8:</p> <p>90 day review. Call all creditors to review and report.</p> | <p>After 90 days it is very important that you call the customer service numbers on your credit card statements to insure that your payment due dates are changed and that you are listed as being on a debt management program.</p> | |

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FAQS:

Once on the Debthelper.com Debt Management Program, how does the credit card company accept my new payment and interest rate?

Once you enter the Debthelper.com Debt Management Program your credit counselor will send your new proposed payment and interest rate electronically to the credit card companies through the CCMS System for approval. **Once we have received acceptance from the credit card company for your interest rate and payment you will be considered enrolled in the Debt Management Program.**

What is the difference between a debt management program and a settlement?

It is important that you understand the Debthelper.com Debt Management Program is **NOT** a settlement program. A Settlement program is a program where an amount is offered to a creditor that is significantly lower than the total amount owed by the debtor. This settlement amount, if paid to the creditor, will have negative affects to a person's credit. In addition to the negative effect on a person's credit the difference in the settlement amount paid and the amount you actually owe will usually be included as income to you as the person benefiting from the settlement.

How does Debthelper.com send my payment to my credit card company?

Once you are approved and accepted on the Debthelper.com debt management plan your interest and payments will be lowered and you will make one payment to Credit Card Management Services or at Debthelper.com. Debthelper.com will distribute your payment electronically through Master Card RPPS, or for those creditors that do not accept electronic payment, a check will be written and sent to the creditor.

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Basics of a debt management program:

1. **True or False?** A credit card is an unsecured debt? (True)
2. **True or false?** A mortgage on land or a house usually does not qualify for a debt management program? (True)
3. **True or false?** The purpose of all credit counseling agencies is to provide financial education? (True)
4. **True or false?** Debthelper.com is an approved agency to offer programs to assist a person in financial distress. (True)
5. **True or false?** Debthelper.com will work with your creditors to offer you debt management concessions approved by that creditor. (True)
6. **True or false?** Debthelper.com allows for one payment for all my credit cards. (True)
7. **True or false?** Debthelper.com payment will be shown on my credit card statements. (True)
8. **True or false?** Debthelper.com will always be able to tell me the current balances to all of my credit card accounts. (FALSE – You should track the changes to your credit card balances each month as provided for in your credit card company’s monthly statement. This way you can monitor your progress in the debt management program and notice any changes which may or may not be accurate in each account)