

Opting Out

The Direct Marketing Association (DMA) can provide information about opting out of lists produced by companies that subscribe to the Mail Preference Service. To be removed from DMA's listings, send information to the address below: First, Middle and Last name, including suffixes, name variations, and current address. For the Telephone preference service, provide home telephone number and area code.



**Direct Marketing Association
Mail Preference Service**
P.O. Box 9008
Farmingdale, NY
11735

**Direct Marketing Association
Telephone Preference Service**
P.O. Box 9014
Farmingdale, NY
11735-9014

You will remain on the DMA Opt Out lists for three (3) years. It can take three months before you notice a reduction in the amount of direct mail and telephone calls you receive. To eliminate solicitations from local merchants, religious/charitable associations, professional and alumni associations, politicians, "occupant" or "resident", write directly to each source. Credit Agencies will remove consumers from credit card lists by calling 1.888.567.8688.

For more information about CCCSSA's Credit Score Analysis Program or any other of our credit or debt services, call us at 800.410.2227, or go to www.cccssa.org.

Consumer Credit Counseling Service of Greater San Antonio

Main Office:
6851 Citizens Parkway,
Suite 100
San Antonio, TX 78229

210.979.4300
800.410.2227
www.cccssa.org

Other locations to serve you:

Northeast SA
Southside SA
Southwest SA

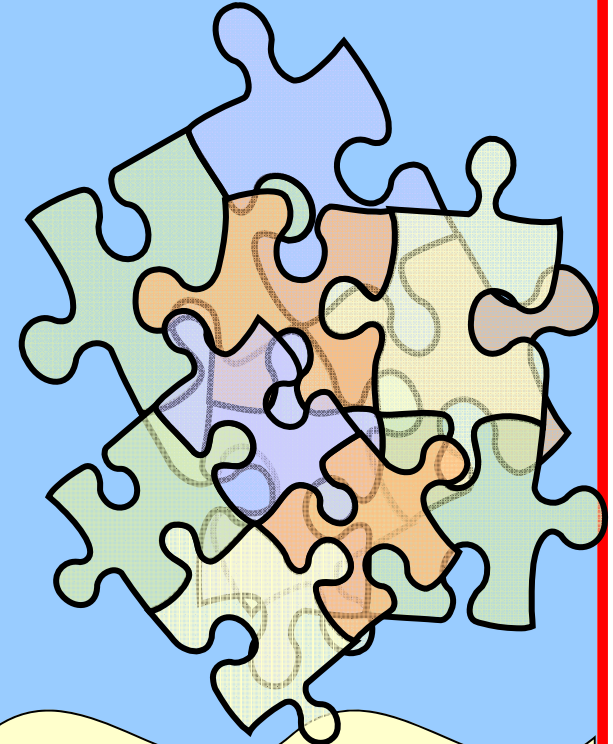
Del Rio
Eagle Pass
Hill Country

Laredo
San Marcos
Seguin
Uvalde

Mission Statement: To provide professional and affordable personal finance education, counseling, and debt management.

Your Credit Profile

Making the Pieces Fit



Your Credit Profile - Making the Pieces Fit

Your Credit Report

Your credit report reflects the history of your borrowing and payment practices for a seven-to-ten-year period. Your credit report is used extensively by potential lenders to evaluate your creditworthiness.

Ordering Your Credit Report

You are entitled each year to one free copy of each of your credit reports (Experian, Equifax, TransUnion). To order your free credit reports go to www.annualcreditreport.com, or call 877.322.8228. You can also send a request by mail to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281. CCCSSA can also pull the report (scores not included) and you can receive a free one-hour session to review your report from Annual Credit Report.



Our counselors are certified to read credit reports in accordance with the Fair Credit Reporting Act (FCRA) by the Consumer Data Industry Association. In the credit report review session, our counselors can help you:

- Read and understand your credit report.
- Pinpoint the negative accounts and provide you with suggestions on how to improve your credit.
- Assist you in disputing inaccurate information that is being reported, whether it be an incorrect name or social security number to an account that is not yours.

What is a Credit Score?

Your credit score is an important number. It's how creditors and lenders quickly decide if you are creditworthy. FICO scores range from 300 to 850 - the higher the better. According to a recent study by the Fair Isaac Corporation (FICO), your credit score is used to help creditors decide whether or not to extend credit to you. Your score indicates the amount of risk they are taking at the time of your application.

Learn your Credit Score.

It may surprise you that you can have three different credit scores at the same time. This happens because most creditors do not report information to all credit reporting bureaus. However, knowing even one of your credit scores can provide you with an overview of all three.

Raise your Point Value.

There are definite steps you can take to improve your credit score. The largest portion of your score is based on your payment history. According to Consumer Action, being late or missing any payment in the past two years negatively affects the score. One way to raise your score is to maintain a positive credit history; repeatedly opening and closing accounts has the opposite effect. Other factors considered include the amount of debt you owe, your income, length of employment at your present job and the type of credit for which you are applying.

Credit Score Analysis Program

Consumer Credit Counseling Service of Greater San Antonio (CCCSA) has partnered with CREDCO to offer legitimate, qualified assistance

in understanding your credit score, how to improve it, and even what effects different actions (like closing a line of credit, or credit balances) can have on your score. Our Credit Score Analysis Program is designed to provide consumers with a realistic, timely, and powerful method using CreditXpert™ to analyze and understand what specific actions will do to their credit score.

For an initial fee of only \$75¹, a certified and experienced credit counselor will provide your confidential counseling session, access to the proprietary score analysis CreditXpert™ product, and follow-up for 30 days. Additional fees apply only if additional use of the scoring analysis product is required. Your counselor will help you identify specific areas that are negatively impacting your credit score and provide detailed actions to improve your credit image.



At the conclusion of the session, you will receive a detailed action plan outlining steps and guidelines that show you how to get where you want your credit to be.²

¹\$75 charge covers up to one hour of Certified Counselor time and one modeling session with the CreditXpert™ product. Clients desiring additional modeling sessions are only charged the pass-through charge of the modeling session, for follow up of 30 days; \$125 fee and follow-up for one year.

²Delaying or deviating from any of the recommended actions can affect your results. Predicted results are supplied by the modeling product, and cannot be guaranteed.