



Premier Consumer Credit Counseling

A NON PROFIT ORGANIZATION

Welcome!

Congratulations for taking the first step toward financial freedom.

Premier Consumer Credit Counseling will work with you to help you get debt free, stay debt free, and most importantly financially educated.

It is very important that you spend a few minutes reading this document, and we ask you to safe keep it as it contains useful reference information such as contacts, forms of communication, and recommendations.

Our promise is to work hand by hand with you and to fulfill all your expectations. Premier Consumer Credit Counseling has an obligation with you and we will be available to help you as much as we can.

Remember that the longest journey starts with the first step, and you have already taken the first step! Congratulations again.

Program Benefits

First Steps

Making a Payment

FAQs

Financial Education

Contacts



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Welcome!

Program Benefits

First Steps

Making a Payment

FAQs

Financial Education

Contacts

Benefits of the Program

Once we have completed all the steps in the previous section, we will try to accomplish the following objectives:

- Interest reduction.
- Waiving of late and over-limit fees.
- Bringing your accounts up to date.
- Stop reporting of delinquencies.
- Acceptance in our debt management program

Remember these benefits will start once the accounts are set up on the program, but will only be reflected on the following cycle of the credit card statements, those which show the most recent account history.



Premier Consumer Credit Counseling

A NON PROFIT ORGANIZATION

Welcome!

Program Benefits

First Steps

Making a Payment

FAQs

Financial Education

Contacts

First Steps

We would like to give you a brief explanation of the first steps that will take to help you on your way to financial freedom.

Your debt management proposals will be sent once we receive your first monthly payment, and we should typically receive an answer from your creditors within 3 or 4 weeks after that date.

This is a transition period in which most creditors will send you acceptance letters by mail. We would like to assure you that we are working as expeditiously and efficiently as possible to complete all related activities to this process.

Most creditors receive electronic proposals, and we invite you to reach out to one of our counselors should you need details about this start up process.



Premier Consumer Credit Counseling

A NON PROFIT ORGANIZATION

Welcome!

Program Benefits

First Steps

Making a Payment

FAQs

Financial Education

Contacts

How to Make Payments

The safest and most efficient way is to authorize us to process ACH debits from your checking or savings account. This can be done over the phone or by fax. If you gave us your authorization already, there is no need to do it again.

This electronic debit will be processed at midnight on the due date, or the next business day after a holiday or a weekend.

You may also visit our website www.premierconsumer.org in the clients section to make a payment online using a checking or savings account. The system will not allow you to make a payment using a credit or debit card.

You may also send us money orders or cashier's checks by mail at:

**5201 Blue Lagoon Drive
Suite 800
Miami FL 33126**



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A NON PROFIT ORGANIZATION

Welcome!

Program Benefits

First Steps

Making a Payment

FAQs

Financial Education

Contacts

Frequently Asked Questions and Recommendations

What to do if you are receiving collection calls?

Should you be receiving collection calls or your accounts being past due, we ask you not to make any payment arrangements with them. We will negotiate with them and any payment arrangement could derail our negotiation. We ask you to tell your creditors to call us at 1.800.296.4950, or to get the name and number of the person calling you.

What happens if a creditor denies a proposal?

Do not be alarmed! If a proposal has been denied we will confirm with the creditor the reason why it was denied, and we will resubmit the proposal to try to satisfy the creditor's criteria. We will then wait for the creditor to review the new proposal and respond to us.

How can I review my payments?

You can review your payment history at our website www.premierconsumer.org . This history include any payments received and disbursed on your behalf.

You will also continue to receive your credit card statements, and payments will be posted in the following billing cycle.



Premier Consumer Credit Counseling

A NON PROFIT ORGANIZATION

Welcome!

Program Benefits

First Steps

Making a Payment

FAQs

Financial Education

Contacts

Financial Education

You will find in our website www.premierconsumer.org personal finance in the following subjects:

Budget and Goals
Credit Management
Life Management
Technology

You will also find more than 10 financial calculators to help you manage your financial life. We kindly ask you to visit our website frequently, and if you wish to have an article written in any area of your interest, please let us know.



Premier Consumer Credit Counseling

A NON PROFIT ORGANIZATION

Welcome!

Program Benefits

First Steps

Making a Payment

FAQs

Financial Education

Contacts

Contacts

We have established several ways to reach out to us:

- Our main phone number is 800.296.4950 Option 3 for customer service. Please visit our website for hours of operation.
- Visit our website www.premierconsumer.org to review your account history, payments, to make payments online and to send us messages.
- At our website www.premierconsumer.org there is a contact us page, where you can find office numbers, times of operation, and a tool to send messages to your counselors or corporate offices.
- Should you wish to send us documents fast and securely you can do so by fax at 1.800.250.9326 or you may also upload them at our website at www.premierconsumer.org/files.

Remember to write your client ID number and last name on each page.