

Helping you reach your financial goals

*A free service brought to you
by your credit union*



 **Accel**[™]
Members Financial Counseling

As a valued member of our credit union, we are providing you with FREE access to money management and financial education services. We have teamed up with *Accel*, a financial education and counseling program, to provide our members with these free features:

Toll-Free Information Line

Financial counselors are available Mon. - Thurs. 8 a.m.-10 p.m. EST, Fri. 8 a.m.-7 p.m., and Sat. 9 a.m.-1 p.m.

Financial Counseling Sessions

Counseling appointments are focused entirely on your concerns and needs. All appointments include a detailed worksheet and action plan provided by an *Accel* financial counselor.

Credit Report Counseling

The program provides credit report counseling to assist you in understanding your personal credit report and credit score. Additionally, you can get a copy of your personal credit report from *Accel* for a nominal fee (state restrictions may apply).

Debt Management Plan (DMP)

Working with you, an *Accel* financial counselor will contact your creditors to negotiate concessions and/or work out loan payment agreements. Typically, credit card companies will agree to lower rates, eliminate fees, and cease collection activity.

Additional Products and Services

- **Credit When Credit Is Due** – This is a comprehensive, 12-lesson financial education program
- **BudgetSmart** – An easy-to-use money management software tool

**Start reaching your financial goals
by calling *Accel* today.**

1-877-33ACCEL

Spanish: 1-866-772-2235

www.accelservices.org