



CONSUMER CREDIT  
COUNSELING SERVICE  
of BUFFALO, INC.

### Our Mission

We provide our community with the best strategies to master their credit

### Our Vision

We are the most recognized financial counseling Agency in our community that minimizes the stigma associated with debt

### Our Values

- \* Integrity
- \* Professionalism
- \* Empowerment
- \* Innovation



CONSUMER CREDIT  
COUNSELING SERVICE  
of BUFFALO, INC.

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“Our Business Is  
Your Credit”





## Consumer Credit Counseling Service of Buffalo, Inc.

### Services

We offer a variety of services to help you better understand and manage your finances.

### Services Include

#### ♦ Educational Classes

- We provide a wide array of classes that focus on financial basics and the wise use of credit
- \* Visit our website for class information

#### ♦ Credit Report Review

- We teach you strategies to improve your credit score and correct any discrepancies

### Financial Counseling

Your counselor will:

- ♦ Thoroughly review your income, expenses, and financial goals
- ♦ Review your credit obligations and options for resolving them
- ♦ Review the cost of a Creditor Repayment Plan (CRP) and how you may benefit from it

Your counselor has **YOUR** best interest in mind.

### Creditor Replacement Plan (CRP)

Through a CRP, you are likely to receive:

- ♦ Lower interest rates on credit cards
- ♦ Lower minimum payment amounts
- ♦ No more additional late or over-limit fees

Contact us through our website!

[www.ccsbuffalo.org](http://www.ccsbuffalo.org)



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