

**Consumer Credit Counseling Service
of Buffalo, Inc. is a member of:**

- ◆ National Foundation for Credit Counseling (NFCC)
- ◆ Better Business Bureau (BBB)
- ◆ Accredited by the Council on Accreditation of Services for Families & Children (COA), Inc.

**Consumer Credit Counseling Service of
Buffalo, Inc. is:**

- ◆ An affiliate of the United Way of Buffalo & Erie County
- ◆ A licensed Budget Planner by the State of New York Banking Department
- ◆ Services the eight counties of Western New York

**Contact us to schedule your
Financial Counseling Session TODAY**

**716-712-2060
OR
800-926-9685**

Consumer Credit Counseling Service
of Buffalo, Inc. also provides:

- Bankruptcy Counseling
- Credit Report Reviews
- One-On-One Budgeting Sessions
- Financial Education Workshops
- Educational Seminars throughout the community

**CALL 712-2060
OR
800-926-9685**

**Consumer Credit Counseling Service
of Buffalo, Inc.**

40 Gardenville Parkway
Suite 300
West Seneca, New York 14224
Phone: 716-712-2060
Outside WNY: 800-926-9685
Fax: 716-712-2079
Email: cccs@cccsbuffalo.org
Website: www.cccsbuffalo.org



Financial Counseling

**Provided by:
Consumer Credit Counseling Service of
Buffalo, Inc.**

**HAVING TROUBLE PAYING OFF YOUR
CREDITORS & NEED THAT EXTRA FINANCIAL
ASSISTANCE?**

HOW DOES FINANCIAL COUNSELING WORK?

You will come in and meet with a Certified Credit Counselor who will discuss, analyze and find answers to your debt problems

In many cases, sound budgeting solves the problem
BUT....

If the problem is more severe, a long-range solution called a *Creditor Repayment Plan* is suggested (CRP)

WHAT IS A CREDITOR REPAYMENT PLAN?

A Creditor Repayment Plan is a voluntary program that serves the dual role of helping you repay your debts and helping Creditors receive the monies owed to them. A CRP is when the Client and Counselor both agree on a budget to cover household expenses. Monthly creditor payments are negotiated by CCCS of Buffalo, Inc. with your creditors for an extended term, which may include lowered monthly payments and/or interest and fees.

HOW LONG WILL THIS TAKE?

The CRP can take as many 48-60 months to pay out or complete. During the period of the plan, the Client agrees not to seek or use new credit without our approval. An exit interview is available at the completion of the plan to discuss budget revisions and prospects for the wise use of credit in the future.

IS THERE A COST FOR THE SERVICE?

There is a \$25.00 appointment fee and an additional \$28.00 partnership fee if an individual decides to go on a Creditor Repayment Plan. If an individual decides to go on a Creditor Repayment Plan, there is a \$17.00 monthly fee that is included with your monthly payment to CCCS of Buffalo, Inc.

*Services are offered without regard to ability to pay and services will not be withheld because of inability to pay. Fee waiver may be obtained in cases of specific hardship based upon income and must be verified by presentment of pay stubs and/or other proof of income.

HOW DO I SCHEDULE AN APPOINTMENT?

Counseling is available by appointment only.

All appointments are scheduled through our main location in West Seneca by calling

716-712-2060

You may also request one of the following locations listed below that fits your convenience.

Satellite Locations

Apollo Small Business Center
1346 Jefferson Avenue Buffalo, NY 14208

Lakeshore Savings Bank
128 East Fourth Street Dunkirk, NY 14048

Evans Bank
2800 Niagara Falls Blvd. Tonawanda, NY
14150

Evans Bank
8599 Erie Road Angola, NY 14006

Evans Bank
925 Elmwood Ave. Buffalo, NY 14222

M&T Bank
22 Mechanic Street Springville, NY 14141

Evans Insurance
135 Main Street Lockport, NY 14094

M&T Bank
750 Main Street Niagara Falls, NY 14141

Red Cross Building-- Jamestown
325 East 4th Street Jamestown NY 14701

Red Cross Building-- Olean
452 N. Barry St. Olean NY 14760