

You Are Not Alone

Each year, nearly two million people receive credit counseling and financial education services from National Foundation for Credit Counseling (NFCC) member agencies in person, over the phone, and through the Internet.

These services offer solutions customized to each individual's unique set of circumstances.

Services include:

- ◆ Financial Education Classes
- ◆ One-on-One Financial Counseling
 - ◆ Housing Counseling
 - ◆ Bankruptcy Counseling and Education
 - ◆ One On One Budgeting
 - ◆ Credit Report Review

CCCS of Buffalo, Inc.

MAIN OFFICE

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

“Don't Hesitate and Call Today”

CALL 712-2060

OR 800-926-9685

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

Knowing the NFCC Difference



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

Your Gateway to Financial Education & Positive Change

Can Make All The Difference



**NATIONAL FOUNDATION FOR
CREDIT COUNSELING**

*Knowing the difference can
make all the difference.*

Knowing the Difference

Selecting the right credit counseling agency is a vital first step on the road to financial recovery and freedom. This means knowing the difference between reputable credit counseling agencies and those that do not always act in consumers' best interests.

About the NFCC

Founded in 1951, the NFCC is the nation's oldest and largest nonprofit credit counseling organization with more than 110 member agencies and nearly 1,000 offices nationwide.

The NFCC sets the national standard for quality credit counseling, debt reduction services, bankruptcy counseling and education, and financial literacy training.

NFCC requires all agencies to be:

- 501(c)(3) nonprofit organizations
- Individually accredited by the Council on Accreditation for Family and Children Services (COA)
- Compliant with the NFCC's stringent quality credit counseling standards
- Audited every year by an independent certified public accountant (CPA)
- Governed by an independent and community based board of directors

CCCS of Buffalo, Inc. meets these requirements.

Value of COA Accreditation

The Council on Accreditation for Family and Children Services (COA) is an independent, third-party, not-for profit, accrediting organization that reviews more than 1,500 social service programs to ensure compliance with industry standards.

Before applying for COA accreditation, a credit counseling agency must first demonstrate

- The Agency holds all applicable licenses required by the states and localities in which it operates
- ◆ The Agency has been providing services for at least one year.
- ◆ Counselors must be recertified every two years.

CCCS of Buffalo, Inc. follows these procedures to assure all counselors are NFCC certified.

NFCC Certified Credit Counselors

NFCC operates its own highly-regarded Counselor Certification Program. Each counselor at an NFCC member agency must pass a six-part exam within one year of hire to ensure they have both the knowledge and skills to provide quality personal assistance to individuals struggling with financial problems.

Standard-Setter for Quality Credit Counseling

In addition to the COA accreditation standards and NFCC Counselor Certification Program, the NFCC also holds its members to stringent Member Quality Standards that address how agencies conduct business and provide counseling services. To see this information please see our website www.nfcc.org.

Knowing the Difference

Knowing the difference between reputable credit counseling agencies can make all of the difference.

Get your financial life back on track by reaching out to CCCS of Buffalo, Inc., an NFCC member agency.