

Important Reminders

Payments are due by Midnight the 20th of each month

1. Money order, cashier's check, ACH (eligible for enrollment after third payment).
 - *Cash, personal checks, internet banking, and bill payment services cannot be accepted.*
2. After-hours drop box location the north side of the building 660 S Main St, Dayton.
3. Late payments will be applied with the next CCCS disbursement to creditors.
4. Missed payments – Creditors may resume fees and remove CCCS status.
 - *Contact CCCS – A review session may be of assistance.*
 - *Repeated partial or missed payments can lead to termination.*
5. Contact CCCS prior to making alternate payment arrangements with creditors.
6. Extra funds: Please include a note showing the amount and any special instructions.

Difficulty with Creditors

1. Inform your creditors that you have entered the Debt Management Program.
 - *They are looking for information on first payment and amount.*
 - *It usually takes three consecutive payments for your creditors to adjust your accounts.*
2. Delinquency letters and fees appearing on statements should be forward to CCCS.

Account Updates

1. Notify CCCS of personal information changes; such as address, telephone number, email address, employment/income.
2. Compare statements to original worksheet to verify creditors are adjusting interest rates and fees for program participation.
 - *Send CCCS copies of any who have not done so after the third consecutive payment.*
3. Send copies of current creditor statements/bills every six months for balance updates.
 - *Our system does not calculate your interest in the balance we show.*
4. Notify CCCS of final "Pay-Off" account balances as soon as possible.
5. Contact the creditor to verify a zero balance when you receive a "Paid in Full" letter from CCCS.
 - *Contact CCCS if there is a balance remaining.*
6. Keep the original for your records and send a copy of all accounts reflecting zero balance for your file.
7. For accounting purposes pay accounts off through CCCS disbursements.

New Credit: Before applying for a car loan, home loan, or refinancing, please contact CCCS for the necessary approval and documents needed. Counselors need 24-48 hours' notice for reference letter and payment history request.

Workshops/Education: All CCCS clients are encouraged to attend our educational programs for the skills needed to ensure a successful Debt Management Program. If you have not already done so, contact CCCS to register today.