



## Consumer Credit Counseling Service (CCCS)

Your local, professional source for personal money management counseling and education

*Since 1964 we have helped people in all stages of their financial lives, master the essential skills for successful money management, wise credit use and wealth-building.*

### CCCS can help you!

It Begins With...

#### **Our Initial Comprehensive Money Management Session**

This free session helps you create an overview of your budget, income, and expenses.

Together with a certified counselor, you will develop a plan of action to get you headed in the right financial direction.

#### Other CCCS Programs and Services

##### **CCCS Debt Management Program**

Reduce and eliminate debt through our structured debt repayment plan

##### **Credit Report Review Sessions**

Remove the mystery of credit reports and credit scores with an appointment with a certified counselor

##### **Housing Counseling**

First Time Homebuyer Sessions  
Delinquent Mortgage Counseling  
Reverse Mortgage Counseling

Consumer Credit Counseling Services is approved by the United States Department of Housing and Urban Development to provide housing counseling.

##### **Financial Education Classes**

Classes are offered and can be presented for any group on a variety of financial and credit topics including budgeting, credit use, credit reports, predatory lending, identity theft, and housing topics

##### **Bankruptcy Counseling and Education**

Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an agency's services.

### Want to know more?

Ready to take the next steps to financial success?

### Call, Click, or Meet With Us

Convenient Local offices

**1-800-281-5969**

*or call the local office number direct*

**www.cccswv.com**



#### Offices located in:

Dunbar

Beckley

Bluefield

Logan

Hurricane

Most of the funding for our agency comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since Creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payments you make through your DMP- up to fifteen percent (15%) of each payment received. However, your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through CCCS and CCCS will work with all your creditors regardless of whether they contribute to our agency.



## Know The Difference Quality and Credibility

**Non-profit 501(c)3**

**Experienced**—Founded in 1964

**Member**—Better Business Bureau and  
National Foundation for Credit Counseling

**Comprehensive**—financial counseling  
and education programs

**Accredited**—much like a hospital or university,  
by an outside third party organization  
— the Council on Accreditation for Children and  
Family Services

**Committed**—to our local communities

**Certified counselors**—work to find options that  
are in your best interest

**Our initial comprehensive session is free—**

For those who enter our debt management  
program, a modest fee is requested to help  
defray the costs of the program.

### Convenient Local Offices:

1219 Ohio Avenue  
Dunbar, WV 25064  
(304) 720-3640  
(800) 281-5969

111 Lebanon Lane  
PO Box 2129  
Beckley, WV 25802  
(304) 255-2499  
(800) 869-7758

Green Valley Business Center  
PO Box 6282  
Bluefield, WV 24701  
(304) 325-5143  
(800) 313-5097

Mt. Vernon Plaza, Suite 101  
3983 Teays Valley Rd, Box 7  
Hurricane, WV 25526  
(304) 201-5017  
(800) 281-5969

White & Browning Building, Suite 407  
201 1/2 Stratton Street  
Logan, WV 25601  
(304) 752-4520  
(800) 281-5969

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