

*Helping you reach  
your financial goals*

*A free service brought to you  
by your credit union*



***ccel***  
*Financial Counseling*

**Counselor today,  
toll-free:**

**1-800-ACCCEL  
32-2235**

**8 a.m. to 10 p.m. EST  
to 7 p.m. EST  
to 1 p.m. EST**

**66-772-2235**

**[www.accelservices.org](http://www.accelservices.org)**

 **Accel**<sup>™</sup>  
*Members Financial Counseling*

## Features – free to our members

At our credit union, we are committed to helping you with free access to financial education services.

By teaming up with *Accel*, our financial education and counseling program, we have been assisting individuals

with *Accel*, you will enjoy the services of financial counselors without any additional cost!

At our credit union, you can receive

services such as:  
• budgeting  
• credit report review  
• your score  
• credit

• foreclosure

Personalized answers to your questions from a proactive savings plan. For foreclosure, advice is only a

few phone calls away. For additional information on this program, contact an *Accel* financial counselor,

### 3ACCEL

[services.org](http://www.3accel.com/services.org)

Our counselors, all of whom are certified financial planners, are available Monday through Friday 8 a.m. to 10 p.m. EST, and Saturday 9 a.m. to 1 p.m.

### Toll-Free Information Line

You can contact the *Accel* program for immediate help with any financial question. Financial counselors are available Monday through Saturday. No appointment is necessary. An appointment can be scheduled for a second assessment with your counselor or for a progress review.

### Financial Counseling Sessions

Counseling sessions are focused entirely on your concerns and needs. You are not limited in the number of sessions you may have. Your counselor will help you develop a customized budget and a detailed action plan based upon your financial goals.

### Credit Report Review

The *Accel* program provides credit report reviews to assist you in understanding your personal credit report and credit score. *Accel* financial counselors will help you resolve inaccurate information, understand how bureaus report information and how to become more credit worthy. Additionally, you can get a copy of your personal credit report from *Accel* for a nominal fee (state restrictions may apply.)

### Debt Management Plan (DMP)

Working with you, an *Accel* financial counselor will contact your creditors to negotiate concessions and/or work out loan payment agreements. Typically, credit card companies will agree to lower interest, eliminate fees, and cease collection activity.

### Housing Counseling

As a HUD-approved housing counseling organization, *Accel* financial counselors can help you with pre-purchase education, reverse mortgage counseling or foreclosure prevention issues. Whether you have questions about the home-buying process or how to manage a budget once you get into your home, an *Accel* counselor can assist you.

### Additional Products and Services

- **Credit When Credit Is Due** – A comprehensive, 12-lesson financial education program developed by the American Center for Credit Education
- **BudgetSmart** – This easy-to-use software tool uses simple graphics, “pop-up” boxes and bar charts to help members manage money more effectively.

**Start reaching your financial goals  
by calling *Accel* today.**