



Welcome to American Credit Shield.  
Contact us Today: 1 (888) 260-7250

**“Empowering the American consumer with credit industry knowledge to shield against industry abuses.”**  
- American Credit Shield



### BANK FRAUD AND ABUSE

Bank fraud and abuse is widespread. You may already be a victim and not even know it. Read through our BANK ABUSES page for some recent examples. ACS is licensed to use the DAACS protocols. The DAACS protocols hold a bank, creditor, or collector’s feet to the fire. In addition to your present disputes about alleged debts, the DAACS can discover and dispute additional inaccuracies and unwarranted fees. The DAACS protocols work tenaciously for a consumer in debt. If you are ready to get started, call us.

[Learn More →](#)



### CREDIT CARD ISSUER FRAUD AND ABUSE

Credit card issuer abuse is widespread. You may already be a victim and not even know it. In fact, Visa and Mastercard are involved in settling an anti-trust lawsuit about credit card swipe fees. The amount Visa and Mastercard are discussing is approximately \$7 billion dollars. Read through the article at our BANK ABUSES page. The DAACS protocols use this information to a consumer’s advantage. If you want to start the the DAACS advantage working for you, call us.

[Learn More →](#)



### PROPER HANDLING OF CREDITOR AND COLLECTOR CALLS

The DAACS protocols incorporate consumer protections to empower a consumer to handle creditor or collector’s calls. There are laws that set the boundaries that a creditor or collector must respect. The DAACS protocols educate and help a consumer to know and enforce those boundaries. The DAACS also provides a consumer with tools to document when a creditor or collector crosses those boundaries. Read through THE DAACS page. If you want to set the DAACS protocols in motion to work for you, call us.

[Learn More →](#)



### SETTING A GOAL IS THE FIRST STEP TO ACHIEVING IT

Setting a goal is the first step towards achieving it. Doing nothing is the worst thing a consumer in debt can do. A consumer in debt who does nothing is a banker’s, creditor’s, or collector’s dream. It is their dream because the alleged debt does not get disputed and they ultimately get a “default judgment” against the consumer. The default judgment can legally transform an alleged debt into a judgment which can then result in garnishment and other harsh remedies against the consumer. We urge every consumer in debt to set the goal to become informed, to become proactive, and to assert their consumer rights. We think we have a great program to do exactly that for any consumer in debt. We are ACS. We love what we do. Call us.

[Get Started →](#)

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