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WRITE US - WE WANT TO HEAR FROM YOU!

You can save yourself a \$49.95 Monthly Maintenance Fee by sending in a "Letter to the Editor" and, if it is selected as the "Best Letter to the Editor" for that month, we'll instantly reward you one free Monthly Maintenance Fee.

So...tell us what's happening in your world, how the program is "working" for you, or just down home advice on anything from saving money to keeping healthy!

WRITE TO US TODAY AT

letters@ccrnw.com

DON'T FORGET OUR \$200 REFERRAL BONUS!

News Update From Your Debt Relief Team

January-February, 2009

Personal Financial Bailout Could Be Coming

With all the money the government is handing over in billion dollar bailouts for Wall Street's big banks and insurance companies, for the auto industry and now for entire cities and states, the obvious question is...*what about bailouts for the families footing those bills through their taxes ... in other words - all the rest of us?*



The good news is that *some* optimistic economists who have read President-elect Obama's financial plan in great detail say **HELP MAY BE ON THE WAY!** And at **Credit Card Relief™ (CCR)**, it's our job to tell you where to look for your piece of the bailout pie and how to get it once it becomes available.

Withholding Tax Cut: The first benefit you will probably see in the next few months is **MORE MONEY IN YOUR PAY CHECK.** A portion of the nearly 1 trillion dollar federal bailout has been earmarked as a personal income tax cut in a very direct form: lowering your withholding tax.

Our suggestion: if possible, set aside as much as you can of this increase in a special savings account or "cash cookie jar" to help continue to build - or get started on - your "**family emergency fund**". (*The ideal goal for any family emergency fund is at least three months pay.*)

And try to keep the balance at zero on any credit cards you kept out of the CCR program - this can provide a "dire emergency" line of funds.

But remember: 1) these are *emergency* funds...that means you don't use them except for an emergency; and, 2) although both these savings ideas are great, they should **NOT** be done at the expense of skipping a monthly payment into your Account in the Enrolled Members Trust. **Those regular payments to your Trust Account represent the largest future pay raise you may ever receive** because when you are debt free that money you have been paying to the Trust becomes yours to do with as you please -without having to turn around and send any of it to the credit card companies. It all goes right into your pocket, or your savings account, or your

Call a Client Care Representative for more information on how you can earn a \$200 Referral Fee just by introducing a friend, co-worker or relative to Credit Card Relief™. (Subject, of course, to their successful enrollment.) Call now!

IMPORTANT CONTACT INFORMATION FOR OUR CLIENTS

It is important to us at Credit Card Relief™ (CCR) that the lines of communication are always open and easily identifiable between ourselves and all of our Clients – not only those who have already enrolled, but also those who are currently in the enrollment process.

The following “call back” information is provided to you so that you have the correct numbers to reach the individual Representative or the Department that you need to as quickly as possible:

If you are an enrolled Client, and need to talk to either a **Client Care** or **Mediation Representative** at the law firm of **Dakich & Associates**, please call:

1-800-376-0898

If you are currently still in the enrollment process, return calls should be made to our Processing/Underwriting Department, at:

1-888-886-1719

WWW.CCRNOW.COM

Credit Card Relief™
Preferred Financial
Solutions, Inc.
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child’s future education.

Direct Cash Payment: Another part of the President-elect’s economic recovery plan that is being considered is a direct cash payment to individuals and families. If this new form of an economic stimulus check does happen, think about sending a portion of those funds into your Trust Account so our national mediation law firm can either start or continue to settle one of your credit card debts even more quickly.

Job Creation: Finally, if you are looking for work, read the newspapers, blogs, and Internet home pages from your Internet provider to learn about new job programs that may become a part of the new economic recovery programs. You just might find new career training and/or a new job with more money and a better future.

By taking full advantage of these important economic aid programs you will be contributing not only to your own financial recovery but also to the recovery of the nation as a whole - and can enjoy being a part of the solution.



What Are You Doing With The Recent 50% Cut in Gas Prices?

We all painfully remember the recent \$4.00 a gallon gas and the over \$5.00 a gallon cost for diesel fuel. Then - for reasons that still puzzle most of the experts - gas prices dropped as low as \$1.45 - and even lower in some areas. They seem to be settling, for the moment, at just under \$2.00 a gallon.

So, with gas hovering at around half what it was this past summer, what are *you* doing with the extra money? Recent consumer studies show that your savings could be as high as \$50 to \$100 per week, depending upon what kind of car or cars your family drives.

How about reducing some of your stress by sending that weekly savings to the Trust? But just how does this reduce your stress? By helping your Mediation Department at the law firm to more quickly settle another debt so you can more quickly give yourself that big pay raise that comes from being debt free. Talk about a stress reducer!

Cold Weather Predicted - Get on Your Utilities' Budget Plan Right Away



If you think the recent memory of high gas prices was painful, you don’t even want to think about home heating prices this winter. Whether you use oil, gas, or electricity they are all going to go up - and go up considerably.

[Call your local utility today!](#)

You can manage this anticipated swing in prices by joining a “budget plan” provided by almost all utility companies.

These programs allow you to pay the same amount each month so there are no surprises and you can budget your home heating cost.

Do You Really Need that Landline?

Do you still have a traditional phone at home that has a wire connected to a phone jack in your wall? This is called a "landline" and until a few years ago every home in America had one and you paid the telephone company whatever fee they wanted to charge you to access or use it - usually \$25.00 per month, not including long distance charges.

That's \$300 a year to an already rich phone company.

Today, even your Grandma and Grandpa have cell phones, and so do most of our kids. Why not save the \$300 per year and get rid of that old out of date landline and give your friends and family your cell phone number?



***Prescription Prices
Unaffordable? Ask Your Doctor
for Samples.***

Prescriptions come in all sizes, strengths *and prices*. That's right - prices!

Depending upon your insurance coverage (if you have any, of course), your co-pay may not cover that new non-generic antibiotic your Doctor just prescribed for you. So when you go to fill it at the Pharmacy you find out it is going to cost you not \$20.00, but \$100.00!

So before you even leave the Doctor's office, ask him or her if they have any "physician samples" of the medication they want you to have. It is not at all uncommon for drug companies to give physicians samples of new non-generic drugs for distribution to their patients.

So don't be afraid to ask - that is what they are for!

***CCR Has Now Settled Over \$23
Million in Credit Card Debt and
Saving Our Clients an Average
53.83%***



CCR's debt mediation totals climbed past the \$23 million dollar mark recently while at the same time saving our Clients an average of 53.83% of their enrolled debt at the time of settlement!



This could *only* have been accomplished by our working together:

1. with our Client's dedication to the CCR program and their desire to get out from under their credit card debt;
2. with those same Clients making consistent monthly payments into their Trust Accounts; and,
3. with the hard work by our National Mediation Law firm's Representatives in dealing with creditors on behalf of our Clients. As the ever increasing number of our graduates proves: ***the CCR program works!*** Sure... it takes discipline, focus and most of all commitment by our Clients - but the benefits are worth it.

It is our goal to help our Clients in anyway we can - especially in those difficult early months in the CCR program, right through graduation to financial freedom. Whenever you get discouraged or frustrated, call our Client Care Department during regular business hours and speak to one of our Representatives. They are here to help you. You can also email our Client Care Department at the email address furnished to you when you joined the CCR program.

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"Everyone at Credit Card Relief™ would like to thank you for your trust and confidence in us and the CCR program. We too look forward to the day when each of you can become a Credit Card Relief™ graduate. If you have any questions or problems, do not hesitate to contact us."

Credit Card Relief™ publishes this newsletter for the benefit of members and prospective members of the program.

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