



ACCS

AMERICAN
CREDIT CARD
SOLUTIONS

Debt Relief Information Kit

Get Debt Relief Now

For Immediate Assistance Call: 877-820-2953
americancreditcardsolutions.com

Important Information About This Kit

Please note that the information contained herein is solely intended for educational and informational purposes. It is not intended to be relied on as legal advice, or be used in a manner specific to any personal situation. By accepting and reviewing this information, the reader agrees not to rely on such for anything other than general information about how certain programs work, and agrees that no relationship or obligation, either express or implied, arises between the publisher, distributor and the reader. The reader is expressly encouraged to seek professional guidance specific to their situation prior to making any decision about programs or suitability of such. This packet of information is not legal advice, and does not provide bankruptcy advice or counseling, but if such is required the reader should consult with an attorney licensed in their jurisdiction.

All information contained herein is copyrighted

©2018 American Credit Card Solutions, D/b/a Prodebtco, LLC

All rights reserved. Reprint, republication or distribution in whole or part prohibited.



American Credit Card Solutions takes a consultative approach in helping people find the best solution to their debt problem. For this reason, we have offered this free Information Kit for those seeking help.

Get the help you deserve to pick the best available option. Learn how to free yourself of credit card debt once and for all.

We will complete a creditor and budget analysis for absolutely free. Once completed, we will clearly explain your options and give you the information you need to make an educated decision.

No Hard Sell
No Pressure
Just the Facts

Table of Contents

Introduction	4
Debt Resolution Program	5
Debt Management Program	7
Debt Consolidation Loan	9
Bankruptcy	11
Maintain Minimum Monthly Payments	13
5 Steps to Success	15
Budget Worksheet	16
Notes	17

Introduction

Congratulations on taking the first step towards solving your credit card and/or other unsecured debt problem.

This free information kit provides you with the basic information you need to select the best available option to improve your personal financial situation.

For most consumers facing financial hardship compounded by significant credit card debt, medical bills, or other unsecured debts, there are several options available:

- Debt Resolution Program
- Debt Management or Consumer Credit Counseling Program
- Debt Consolidation Loan
- Maintain Minimum Monthly Payments
- Bankruptcy

There are many factors to consider when deciding which method of debt resolution is the best for you. Identifying the best approach to resolving your debt crisis depends on the following:

- Type of debt
- Amount of debt
- Ability to pay
- Creditors owed
- Debt history
- Value of your assets and liabilities

With so many variables, deciding which program is best for your situation can be difficult, if not overwhelming. This feeling of being overwhelmed often leads to a sense of helplessness. Don't allow yourself to be a victim of "paralysis by analysis". Encourage yourself to methodically read and study the facts presented in this Information Kit. Then, just as you would with any important decision, enroll a trusted resource to talk through the pros and cons of each option. In the decision-making process, there is no substitute for healthy discussion with someone who truly cares about your situation.



Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953



American Credit Card Solutions takes a consultative approach in helping people find the best solution to their debt problem. For this reason, we have offered this free Information Kit for those seeking help.

Get the help you deserve to pick the best available option. Learn how to free yourself of credit card debt once and for all.

We will complete a creditor and budget analysis for absolutely free. Once completed, we will clearly explain your options and give you the information you need to make an educated decision.

No Hard Sell
No Pressure
Just the Facts

Debt Resolution Program

This program is designed for people in serious debt struggling to meet monthly obligations, and wish to avoid bankruptcy.

Consumers experiencing financial hardships enroll their credit card and other debts into the program. The program will serve to negotiate the debts with the creditors to settle or forgive a portion of the debt. This debt relief option can bring powerful results for qualified candidates who complete the program.

Benefits

- Pay significantly less(savings may be as high as 60%)*
- Lower and affordable program payments
- Terms available from 12 to 48 months
- NO FEES until settlements are achieved

How it Works

Step 1: Approval: Candidates for the program are required to meet the program's criteria for hardship, including a creditor and budget review. Each potential candidate must be reviewed prior to acceptance into the program.

Step 2: Monthly Payments: Once accepted, the program requires you to make the agreed upon monthly payment into a savings account in your name that you control. This program does not charge any upfront or monthly fees; the only fees collected are those associated with debts that are successfully negotiated and settled.

Step 3: Negotiate Settlements: The goal is to obtain a written settlement offer from the creditor. You will have the opportunity to approve or decline every settlement offer.

Step 4: Offer Approval/Creditor Paid in Full: Once you approve a settlement offer, you are required to authorize the release of funds from your savings account to settle the debt (to a zero balance). The creditor will supply written confirmation. Process steps 2–4 repeat until each creditor is paid.

Drawbacks

The Debt Resolution Program encourages creditors to accept less on the total amount owed. Many creditors are open to such a plan as it is far more favorable than having the entire debt discharged through bankruptcy. For consumers, such a plan offers the opportunity to save thousands of dollars, pay off their credit cards at the reduced amounts, and begin to rebuild their financial lives. Although enrolling into the

program may not affect your credit like bankruptcy, it will have a negative impact. You may also experience creditor phone calls and possible creditor lawsuits. Creditors are under no obligation to accept settlement offers.

Do the Math

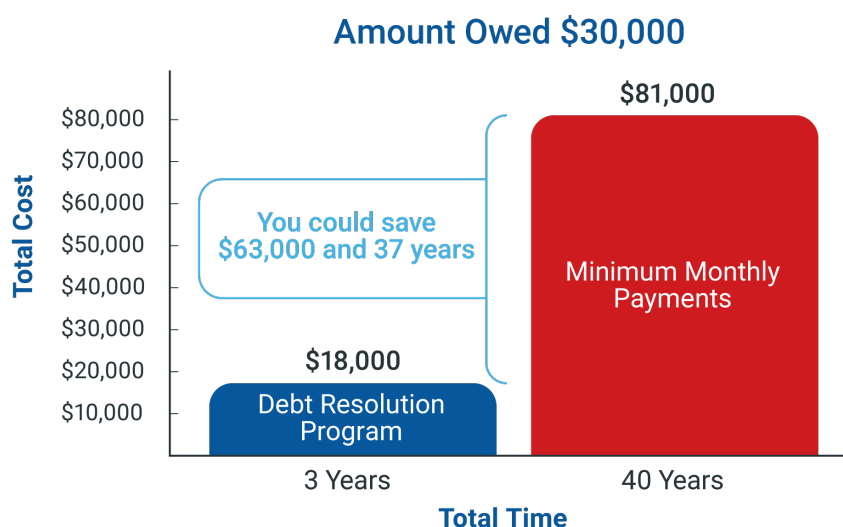
When analyzing your situation you should review your options and “do the math”. Take a close look at the interest rates, payments, and charts on your current credit card statements. How long will it take you to pay off your balances making minimum payments?

For example, if you owe \$30,000 to credit card companies with a 19% interest rate, and make minimum payments only, it would take you approximately 40 years and a total of \$81,000 to pay off your balance.

If you enroll the same debt of \$30,000 into a Debt Resolution Program and select a three year plan with an approximate payment of \$500 a month, your payoff, with debt forgiveness from your creditors (including fees), would be approximately \$18,000.

This option would save you \$63,000 and 37 years!

*Individual results may vary based on consumer’s ability to save funds, willingness of creditors to negotiate, and types of debts. Programs not available in all states. The chart below is for illustration purposes only, limited to a potential (not guaranteed or actual) result. It is not intended to compare the options between the bars, and instead simply to show one of many possible considerations for this type of program in each program.



Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953

Debt Management

A Debt Management Program offers consolidation into one monthly payment by setting up a plan that could lower interest rates and end penalty fees.

However, unlike a Debt Resolution Program, there is no principal reduction involved in a Debt Management Program. You are required to pay 100 percent of what you owe.

On the other hand, because you are making an effort to pay off your full debt by enrolling in a licensed debt management program (rather than trying to negotiate a lower payoff amount, as in a Debt Resolution Program), your creditors may be able to reduce your interest rates allowing more of your payment to be applied to principle and not interest. By lowering the interest rates, you would be able to get out of debt faster making a similar minimum payment to the one you are required to make now. If you cannot afford your current minimum monthly payments, please look at the Debt Resolution Program or Bankruptcy options.

Benefits

- Consolidate to one monthly payment
- No late fees
- Re-aging your accounts to a current status
- Interest-rate reductions
- No over-the-limit fees
- Reduction in creditor harassment

How it Works

Step 1: Approval: Seek a licensed Debt Management Program to apply. Candidates will be required to qualify by completing a creditor and budget analysis.

Step 2: Creditor Review: Learn how low your creditors will reduce your interest rates.

Step 3: Monthly Payments: Once accepted, your individual monthly payments on your qualifying unsecured debt will be consolidated into a single monthly payment.

Step 4: Re-distribute Your Payment: Your monthly payment will be re-distributed to your creditors on your behalf.

Step 5: Creditor Statements: You will continue to receive your monthly statements from your creditors evidencing receipt of your payments, and confirming your new lower interest rates.

Drawbacks

When you enroll in a debt management program, proposals will be sent out to your creditors to request your benefits. Once accepted, the creditors will require the accounts to be closed. Creditors may also report your enrollment to the credit reporting

American Credit Card Solutions takes a consultative approach in helping people find the best solution to their debt problem. For this reason, we have offered this free Information Kit for those seeking help.

Get the help you deserve to pick the best available option. Learn how to free yourself of credit card debt once and for all.

We will complete a creditor and budget analysis for absolutely free. Once completed, we will clearly explain your options and give you the information you need to make an educated decision.

**No Hard Sell
No Pressure
Just the Facts**

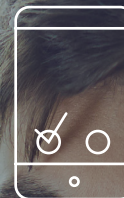
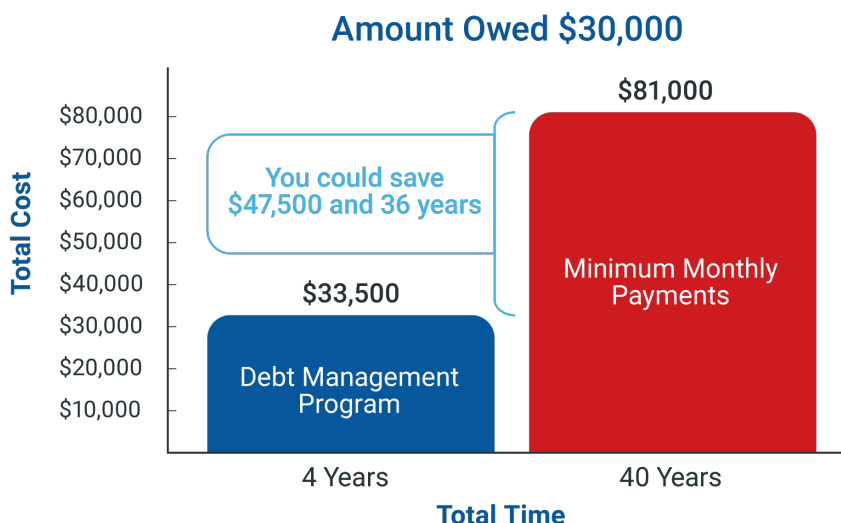
agencies. According to MYFICO.COM, enrollment alone will not affect your credit score. However, the creditors may place a notation on your credit report signifying you have enrolled in a Debt Management Program. The creditors may be willing to lower your interest rates in this program but they do not want to see consumers adding to their debts while receiving these benefits.

Do the Math

Analyze your situation and budget. If your creditors are charging high interest rates, but you can afford your current minimum payments, then Debt Management may be the best option for you. If your interest rates are 15% or higher, most of your minimum payments are applied to interest, not principle owed. Review your credit card statements. The Credit Card Reform Act requires credit card companies to disclose how long it will take you to pay off your balance making minimum payments. If you have high interest rates, the amount of time and money to pay off the balance is exorbitant. Debt Management Programs can offer lower interest rates, allowing you to payoff your balance in 3.5 to 4.5 years, instead of 15 or more years. Take someone with \$30,000 of credit card debt at an average interest rate of 19%, making minimum payments only. It could take 40 years and a total of \$81,000 to pay off the balance. Now, enroll the same debt of \$30,000 into a Debt Management Program and your interest rates are lowered to an average of 6%. Make the similar minimum payment required from your creditors to the Debt Management Program and your total payoff would be \$33,500 over approximately four years.

That would save you \$47,500 and 36 years!

*Individual results may vary based on consumer's ability to save funds, willingness of creditors to negotiate, and types of debts. Programs not available in all states. The chart below is for illustration purposes only, limited to a potential (not guaranteed or actual) result. It is not intended to compare the options between the bars, and instead simply to show one of many possible considerations for this type of program in each program.



Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953



American Credit Card Solutions takes a consultative approach in helping people find the best solution to their debt problem. For this reason, we have offered this free Information Kit for those seeking help.

Get the help you deserve to pick the best available option. Learn how to free yourself of credit card debt once and for all.

We will complete a creditor and budget analysis for absolutely free. Once completed, we will clearly explain your options and give you the information you need to make an educated decision.

No Hard Sell
No Pressure
Just the Facts

Debt Consolidation Loan

Debt consolidation requires that you take out a single loan, which you use to pay off all of your debts.

Debt consolidation can be a tempting choice when you are a highly disciplined borrower that has a lot of monthly bills, several different creditors, and multiple interest rates, because the end result is one monthly payment to one creditor at a single interest rate.

Benefits

- Consolidate to one monthly payment
- Single interest rate
- Interest may be tax deductible (if loan is a mortgage)

How it Works

Contact your local bank, credit union, or mortgage loan officer to apply. Typically, they will perform a credit check and require income documentation.

Drawbacks

There is a risk of losing personal assets. Debt consolidation loans are usually secured, which means you are required to use your home, car, or other personal assets as collateral. Collateral is basically your lender's insurance on your promise to pay. If you miss your payments on your debt consolidation loan, you could lose your home, car, or other collateral to your lender (you do not have this same risk with credit card debt since it is unsecured - meaning no personal assets can be seized to satisfy the debt).

You may be fueling bad habits. Debt consolidation loans feed upon the habits that got you into debt trouble in the first place. Often, consumers use these loans to satisfy existing credit card balances which result in a higher mortgage balance, and then they continue to overspend on their credit cards. This places them in an even more precarious position than where they started because they have taken on yet another creditor with significantly more debt.

Approval may be difficult. In today's tight credit environment, it is increasingly difficult to get approved for this type of loan. Similarly, unless you have maintained a stellar credit rating, chances are you will not get approved for the low interest rates you see advertised, and thus will pay significantly more over the term of the loan.

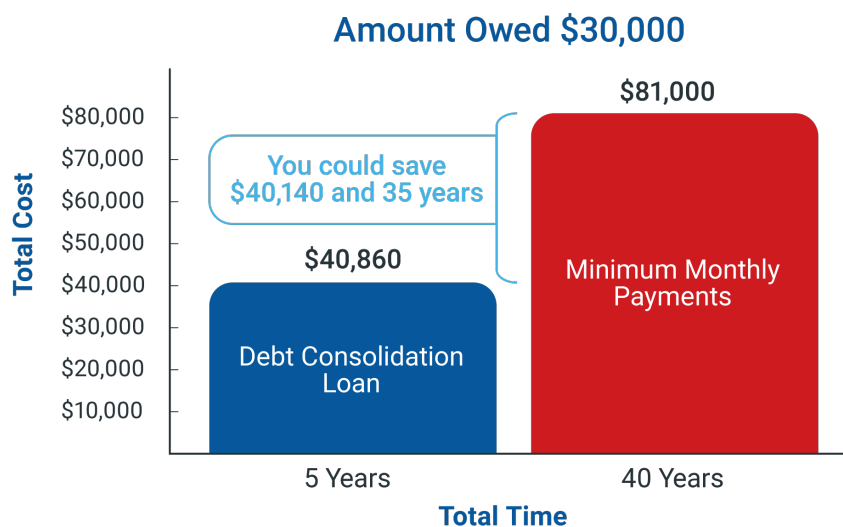
Do the Math

If you qualify, review the terms of your loan closely. Calculate the costs of completing the loan and the amount of your total pay back. For example, if you consolidate

\$30,000 of credit card debt into a loan at 12.9% over five years, your monthly payment would be \$681 and your total pay back would be \$40,860 (\$681 x 60 months).

If you consolidate through a mortgage or home equity loan the interest may be tax deductible. Consult your tax advisor for additional information.

*Individual results may vary based on consumer's ability to save funds, willingness of creditors to negotiate, and types of debts. Programs not available in all states. The chart below is for illustration purposes only, limited to a potential (not guaranteed or actual) result. It is not intended to compare the options between the bars, and instead simply to show one of many possible considerations for this type of program in each program.



Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953

Did You Know?

"The average household that carries a (credit card) balance owes a whopping **\$16,048.**"

(Source: Value Penguin Jan 24, 2017)

Bankruptcy

Bankruptcy is a very serious decision, with consequences that can last for a long time.

There are some cases where bankruptcy may be your only option due to extreme financial hardship resulting in the inability to meet any monthly obligation. We recommend that you consider bankruptcy only as a last resort, and only under the guidance of a licensed attorney.

Benefits

- Stop harassing creditor phone calls
- Legal protection from garnishments or liens
- Halt collection activities

How it Works

Contact a local bankruptcy attorney in your area to learn if you qualify for a Chapter 7 or 13. We are not a bankruptcy provider so we recommend you consult an attorney.

Drawbacks

Unfortunately, many people who declare bankruptcy face an uphill battle to pay off debts that were not written off and to reclaim their credit, qualify for loans and credit cards, buy a house or a car, rent an apartment, or in some cases, even get a job. It is important to understand the following bankruptcy facts before making a final decision.

- Bankruptcy is denoted on your credit report for 10 years, making it difficult for you to get an affordable interest rate when you try to buy a home or a car, or apply for some other form of credit.
- A bankruptcy can stay on your official court records for more than 20 years - sometimes for the rest of your life - and can hurt your chances of being approved or hired when you apply for a job or a loan, or try to rent an apartment.
- New stricter bankruptcy laws make it harder for your debts to simply be wiped out in a bankruptcy. You may only be eligible to go into a repayment bankruptcy (a Chapter 13 bankruptcy), which requires you to still repay some or all of your debt on a payment plan.
- If you do qualify for the type of bankruptcy that wipes out your debts (a Chapter 7 "liquidation" bankruptcy), you may be required to sell off all your property that isn't protected by law.

American Credit Card Solutions takes a consultative approach in helping people find the best solution to their debt problem. For this reason, we have offered this free Information Kit for those seeking help.

Get the help you deserve to pick the best available option. Learn how to free yourself of credit card debt once and for all.

We will complete a creditor and budget analysis for absolutely free. Once completed, we will clearly explain your options and give you the information you need to make an educated decision.

No Hard Sell

No Pressure

Just the Facts

Do the Math

If you are truly in a hardship where making any type of consistent monthly payment to satisfy your obligations is impossible, then bankruptcy may be the only cost effective option. The cost of attorney fees may vary from state to state. We are not bankruptcy providers so we recommend you consult with a licensed attorney in your state to review the costs and options.



Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953

Did You Know?

“Standard credit card interest rates are illegal in most states. State usury laws limit the maximum interest rate a financial institution can charge. However, thanks to the 1978 Supreme Court ruling on Marquette National Bank of Minneapolis vs. First of Omaha Services Corp, state usury laws don’t apply to national banks.”

(Source: Super Money)

In 2016, credit cards generated over \$163 billion through fees and interest:

Interest Income:	\$63.4 billion
Interchange income:	\$42.4 billion
Cash advance fees:	\$26.6 billion
Annual fees:	\$12.5 billion
Penalty fees:	\$12 billion
Enhancement income:	\$6.3 billion

(Source: R.K. Hammer Data, via Bloomberg)



American Credit Card Solutions takes a consultative approach in helping people find the best solution to their debt problem. For this reason, we have offered this free Information Kit for those seeking help.

Get the help you deserve to pick the best available option. Learn how to free yourself of credit card debt once and for all.

We will complete a creditor and budget analysis for absolutely free. Once completed, we will clearly explain your options and give you the information you need to make an educated decision.

No Hard Sell
No Pressure
Just the Facts

Maintain Minimum Monthly Payments

Recent legislation has passed (The Credit Card Reform Act) which requires credit card companies to show you how long it will take to pay off your balance by making minimum payments. [Sample statement below]

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 late fee and your APRs will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	35 years	\$36,825
\$453	3 years	\$16,319 (Savings of \$20,506)

This is a copy of an actual credit card statement for an account with a \$10,629 balance.

This new tool makes it easy to understand your specific situation and exactly how long it will take to satisfy your debt by making only the minimum payments.

Benefits

- Maintain current status with the creditor

How it works

You choose to continue the cycle of revolving debt and make little to no progress in satisfying the principle balance. Credit card companies make the bulk of their profits

from consumers who continue to make minimum monthly payments while adding to their debt.

Drawback

If your interest rates are higher than 15%, most of your minimum payments are applied only to the interest due and not the principle amount owed. This means your debt will not be satisfied for many years – often more than 30 years – even if you do not purchase another item with your credit cards!

Moreover, if you can't keep making minimum payments, the creditors will start calling. If you choose to ignore their calls, you can end up with judgments and garnished wages, as well as liens against your property, without having the protection of an attorney or law firm.

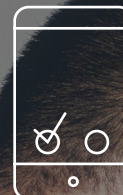
Do the Math

This one is simple. If you choose to continue to make minimum payments with high interest rates, you will sacrifice two, three, or possibly four times the amount you currently owe. Wouldn't that significant amount of money be better used planning for your retirement, not your credit card company's profits?

Did You Know?

"Americans' total credit card debt continues to climb in 2017, reaching an estimated \$931 billion – a nearly 7% increase from the previous year."

(Source: NerdWallet)



Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953



American Credit Card Solutions takes a consultative approach in helping people find the best solution to their debt problem. For this reason, we have offered this free Information Kit for those seeking help.

Get the help you deserve to pick the best available option. Learn how to free yourself of credit card debt once and for all.

We will complete a creditor and budget analysis for absolutely free. Once completed, we will clearly explain your options and give you the information you need to make an educated decision.

No Hard Sell
No Pressure
Just the Facts

5 Steps To Getting Out of Debt



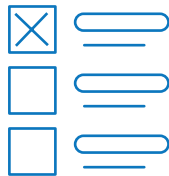
1. Get organized.

Gather your current statements, complete the budget worksheet on page (17), and contact us for a no-obligation consultation.



2. Get informed.

We'll help you take a look at your total financial picture, complete your creditor and budget analysis, and review all available options.



3. Select a program.

Together we will determine which debt relief option is right for you.



4. Choose a payment.

Set up a single monthly payment. We'll work with you to establish a single, affordable monthly payment that works within your budget and will still leave money in your pocket at the end of each month.



5. Stay committed.

Stay committed and finish whichever program you have selected. Graduating from a debt relief program is life changing. Truly become debt free!

Have Questions?

Call 877-820-2953 for your **FREE** consultation today!

Monthly Budget

A. Household Expenses

Mortgage \$ _____
 Rent \$ _____
 P&I or PITI \$ _____
 2nd Mortgage \$ _____
 Electricity \$ _____
 Gas \$ _____
 Water/Sewer \$ _____
 Trash Pick-up \$ _____
 Telephone \$ _____
 Furnishings \$ _____
 House/yard services \$ _____
 Maintenance \$ _____
 Internet \$ _____
 Other \$ _____
Subtotal A \$ _____

Your Home's Market Value \$ _____

B. Food/Health/Child

Food/groceries \$ _____
 School tuition/student loans \$ _____
 School lunches \$ _____
 Clothing \$ _____
 Medical (uninsured) \$ _____
 Dental (uninsured) \$ _____
 Laundry/dry cleaning \$ _____
 Medication \$ _____
 Child care \$ _____
 Child support/alimony \$ _____
 Other \$ _____
Subtotal B \$ _____

C. Transportation

Automobile #1 \$ _____
 Automobile #2 \$ _____
 Automobile #3 \$ _____
 Gasoline/oil \$ _____
 Auto Maintenance \$ _____
 Travel expenses \$ _____
 Other auto expenses \$ _____
Subtotal C \$ _____

D. Other

Movies, dinner out, etc. \$ _____
 Cable/satellite TV \$ _____
 Subscriptions \$ _____
 Tobacco products \$ _____
 Club/union membership \$ _____
 Gifts \$ _____
 Hobbies \$ _____
 Soft drinks/alcohol \$ _____
 Beauty/barber \$ _____
 Other \$ _____
 Charitable \$ _____
Subtotal D \$ _____

E. Insurance Premiums

Life \$ _____
 Term WL UL VUL \$ _____
 Husband face amount \$ _____
 Wife face amount \$ _____
 Medical \$ _____
 Dental \$ _____
 Disability \$ _____
 Home Owners/rental \$ _____
 Deductible \$ _____
 Health \$ _____
 Single, Family \$ _____
 Auto \$ _____
 Deductible \$ _____
 Health \$ _____
 Single, Family \$ _____
Subtotal E \$ _____

F. Savings

Stocks, bonds \$ _____
 Mutual funds, etc. \$ _____
 College \$ _____
 IRA \$ _____
 401(k) \$ _____
 Other \$ _____
Subtotal F \$ _____

Financial Overview

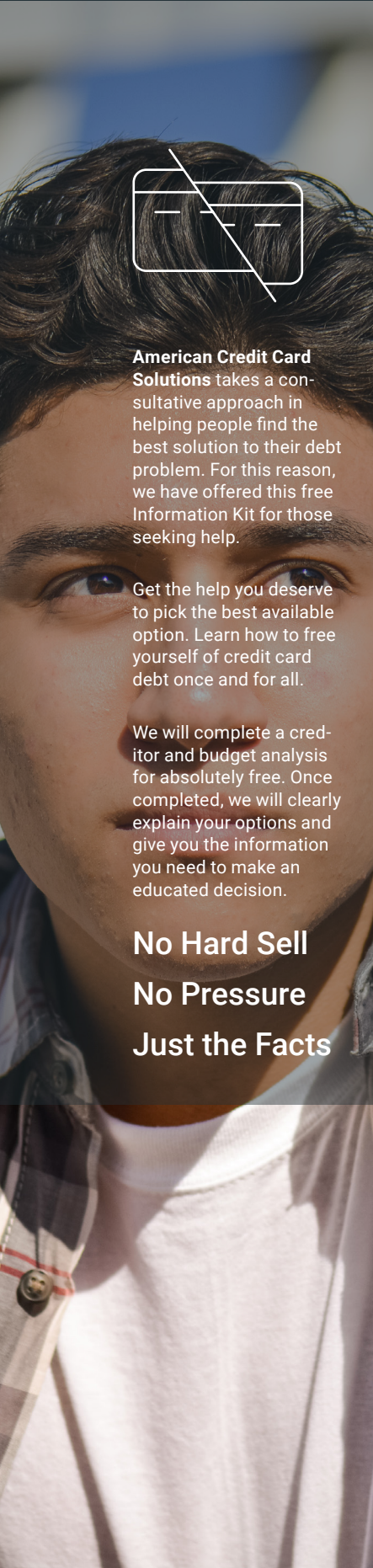
Subtotal A	\$ _____	Total net monthly income	\$ _____
Subtotal B	\$ _____	Total monthly expenditures	\$ _____
Subtotal C	\$ _____	Remaining money to work with	\$ _____
Subtotal D	\$ _____	Present monthly payment for	\$ _____
Subtotal E	\$ _____	UNSECURED debt	
Subtotal F	\$ _____		
Total Monthly Expenditures	\$ _____		



Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953



**No Hard Sell
No Pressure
Just the Facts**

[illegible]

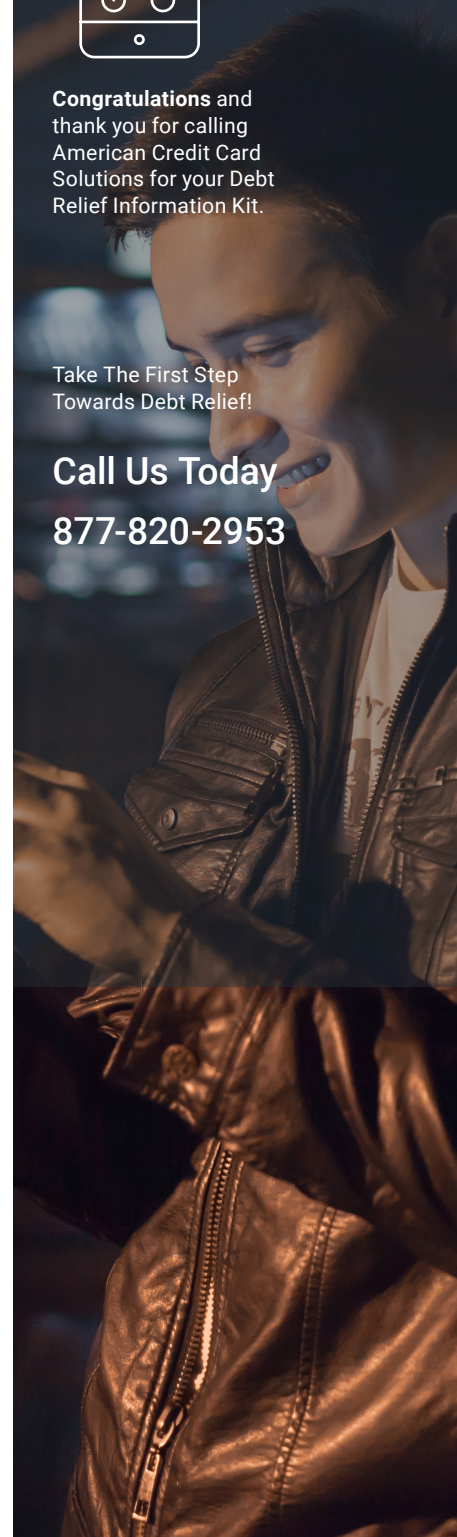
Notes

[illegible]

Congratulations and thank you for calling American Credit Card Solutions for your Debt Relief Information Kit.

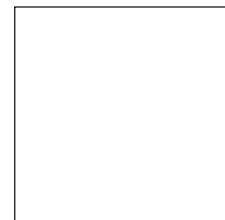
Take The First Step
Towards Debt Relief!

Call Us Today
877-820-2953





9201 Corporate Blvd, Suite 130
Rockville, MD 20850



Settle Your Debt. Get Relief Now

For immediate assistance call 877-820-2953

Visit us at www.americancreditcardsolutions.com

Look Familiar?

Account Number: May 19 - June 17, 2010

Account Information:

Mail billing inquiries to:

Mail payments to:

Customer Service:

Payment Information		
New Balance Total	\$23,747.77	
Current Payment Due	\$630.00	
Total Minimum Payment Due	\$630.00	
Payment Due Date	7/15/10	
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
If you make no additional charges using this card and each month you pay...	You will pay off the balances shown on this statement in about...	And you will be paying an estimated total of...
Only the minimum payment	35 years	\$37,374
\$460	3 years	\$16,573 (Savings = \$20,801)

If you would like information about credit counseling services, call

Account Summary	
Previous Balance	\$24,181.03
Payments and Other Credits	\$850.00
Purchases and Adjustments	\$19.95
Fees Charged	\$0.00
Interest Charged	\$396.79
New Balance Total	\$23,747.77
Credit Line	\$26,300.00
Credit Available	\$2,552.23
Statement Closing Date	6/17/10
Days in Billing Cycle	30

Do The Math.

Pick a Solution, Become Debt FREE!