



Mission

We strive to empower our clients to regain control over the quality of their lives through financial education, counseling, and debt management.

History

Founded in 1991, American Consumer Credit Counseling (ACCC) is a non-profit 501(c)(3) organization offering confidential financial counseling, educational services, debt management, HUD housing counseling, and bankruptcy counseling. All counseling and education services are offered to consumers nationwide. As one of the nation's leading providers of financial counseling, ACCC works with consumers to help them reduce their debt and regain financial stability. ACCC is funded, partially, through voluntary fair share contributions and grants from participating creditors.

ACCC is ISO 9001:2008 certified and a member of the Association of Independent Consumer Credit Counseling Agencies, both requiring that stringent operational guidelines be met. Annual independent audits are required to maintain our certification. Our Quality Policy mandates that we strive for continuous improvement in all aspects of our business.

Services

Education is the key ingredient to successfully regaining control of one's personal finances. Each year, ACCC works with thousands of consumers to identify their specific needs, so that we can tailor our services to meet those needs. We offer confidential counseling sessions, covering issues such as budgeting, bankruptcy, debt management, housing and the proper use of credit. ACCC provides substantial educational resources for consumers who want to improve their overall financial literacy. From our extensive website to our community workshops, ACCC is dedicated to educating consumers and giving them the tools they need to succeed and live a financially healthy life.

ACCC's Debt Management Program (DMP) is a confidential program, individually designed to provide consumers with a unique solution for their financial situation. Professionally trained and independently certified counselors evaluate a consumer's financial situation, assist in creating a budget and spending plan, and establish repayment plans with creditors. ACCC works in partnership with creditors to lower or eliminate interest and late payments. All unsecured debts are consolidated into one affordable payment that is disbursed directly to the creditors each month.

ACCC receives many thousands of inquiries each year from consumers in financial distress. Most such consumers lack the appropriate knowledge and awareness of key debt and credit issues and terms, making it difficult for them to properly manage their finances and secure a debt-free future. We strive to provide this education to each consumer who contacts us.



Steven R. Trumble
President and Chief Executive Officer

Steven R. Trumble is the President and Chief Executive Officer of American Consumer Credit Counseling (ACCC).

As President and Chief Executive Officer, Mr. Trumble provides ACCC's strategic direction including the development and implementation of plans, policies, and objectives. Mr. Trumble also budgets for ACCC's growth and operation, while ensuring that the highest standards of consumer education and credit counseling are achieved.

Mr. Trumble's vision began more than 20 years ago in a small location in downtown Waltham where he counseled individuals on a one on one basis. Mr. Trumble counseled individuals on their personal financial difficulties and assisted them in finding the best plan of action for getting out of debt. His perseverance and desire to help people regain control of their lives led ACCC to help thousands of consumers across the U.S. today. Mr. Trumble believes that everyone deserves a second chance and has contributed much of his time to helping educate consumers about financial management.

Mr. Trumble is dedicated to educating consumers about financial literacy and contributes a great deal of time working with local community organizations and schools.

Mr. Trumble serves as Vice President of the Association of Independent Consumer Credit Counseling Agencies (AICCCA).



Donna Conley
Vice President and Manager of Disbursements

Donna Conley is the Vice President and Disbursement Manager and has been with ACCC since 1993. As Vice President, Ms. Conley assists the Chief Executive Officer with the day to day operations and assists with the strategic planning and growth of the organization. Ms. Conley also plays an instrumental role in management development and corporate direction.

As Disbursement Manager, Ms. Conley is responsible for making sure all funds are received and disbursed appropriately and that payments are made to creditors in a timely manner. She has also been highly involved in improving and updating the process of disbursing client funds multiple times per month, as well as coordinating any reporting improvements to better meet accuracy standards.

Ms. Conley holds a Credit Counseling Certification through the Association for Financial Counseling and Planning Education and the National Institute for Financial Education. For more than seventeen years, Ms. Conley has served as Clerk on ACCC's Board of Directors assisting with meetings, documentation, and reporting.

Prior to joining ACCC, Ms. Conley worked for John Hancock Mutual Life Insurance Company as a Sales Analyst for more than eight years. Ms. Conley also has extensive work experience in accounting and tax-related issues.



Matt Paradise
Community Outreach Team Lead and Trainer

Matthew Paradise is the Community Outreach Team Lead and Trainer and has been with ACCC for 11 years. As the Outreach Team Lead and Trainer, Mr. Paradise works with the Education and Development team to recruit and train workshop coordinators and volunteers to raise financial education awareness through community workshops.

Mr. Paradise works alongside the Earned Income Tax Coalition and the Boston Alliance for Economic Inclusion to instruct service providers and credit advisors. In addition to training the workshop team Mr. Paradise has also developed the curricula used in financial literacy workshops across the Northeast. He is tasked to build community relationships and connect disenfranchised groups to the appropriate resources.

Mr. Paradise is an Accredited Credit Counselor, a Certified Educator in Personal Finance, a Certified Identity Theft Risk Management Specialist, a Graduate of Dale Carnegie's Leadership Training for Managers and High Impact Presentations, a member of both the Boston and Worcester chapters of the Alliance of Economic Inclusion, and a co-author of BAEI's "High Cost Guide."

In his spare time, Mr. Paradise supervises the operations of the HOPE Worldwide Framingham Food Pantry. He has co-authored multiple grants that have allowed the volunteers at the food pantry to serve over 500 families.



Scott Withiam
Supervisor, Housing

Scott Withiam is the Supervisor for the Housing Counseling Department. Since joining ACCC in October of 2009, Mr. Withiam has been working to develop the Housing Department through various projects.

Mr. Withiam has been tasked with developing relationships with various local housing organizations and working with ACCC's Education and Development team to provide free workshops in the community. He is also responsible for researching and developing the content for ConsumerCredit.org, ACCC's housing counseling website. For the betterment of himself, the department, and ACCC, Mr. Withiam regularly attends approved trainings provided by Neighborworks of America and holds certifications for Pre-Purchase Homebuyer Counseling and HUD-approved HECM.

Prior to joining ACCC Mr. Withiam worked as a Housing Counselor at Quincy Community Actions Programs. Over the years Scott has taught at various schools throughout New England including: Western New England College, Vermont College, Bristol Community College, and Massachusetts Maritime Academy.

COMMUNITY OUTREACH SHEET

ACCC's community outreach team builds lasting partnerships in order to provide free financial workshops and community events to consumers in the Greater Boston Area. ACCC provides the following programs to consumers and community partners in order to promote financial literacy:

Budget & Credit Workshops

This workshop teaches you how to manage money by setting financial goals, selecting the best budgeting style and creating a budget that works. You will also understand credit scores and learn common credit card practices and proper use of credit.

Money Smart

This workshop will help you build financial knowledge, develop financial confidence, and use banking services effectively by using the award winning FDIC Money Smart Curriculum. Money Smart seminars are customizable using the following modules:

- Bank on it: an introduction to bank services
- Borrowing Basics: an introduction to credit
- Check it out: how to choose and keep a checking account
- Money Matters: how to keep track of your money
- Pay yourself first: why you should save, save, save
- Keep it safe: your rights as a consumer
- To your credit: how your credit history will affect your credit future
- Charge it right: how to make a credit card work for you
- Loan to Own: know what you are borrowing before you buy
- Your Own Home: what homeownership is all about

Identity Theft

This workshop will help you understand what identity theft is and how it occurs. You will learn how to protect yourself against ID Theft and what to do if you become a victim.

Reverse Mortgage

This workshop provides a general overview of the basic terms, eligibility requirements, loan features and costs, borrower obligations and financial alternatives to reverse mortgages. You will also learn what the Home Equity Conversion Mortgage (HECM) certification counseling session involves, why it's required and what is required by the counseling agency and the borrower.

Youth Financial Literacy Workshops:

ACCC offers a number of financial literacy workshops for youth. These workshops teach children in grades K-12 the basic concepts of budgeting, checking and savings accounts, credit and investments using curricula provided by programs such as Operation Hope's Banking on our Future and the National Endowment for Financial Education's High School Financial Planning.

Foreclosure Prevention/Intervention:

This workshop is designed to communicate basic information about the mortgage delinquency timeline. You will learn how to recognize warning signs and activate early interventions, as well as gain a general overview of the legal, financial, and credit implications of foreclosure.

Operation Hope's Banking on Our Future

ACCC works locally with Operation Hope in delivering a nationwide economic literacy program for youth. Classroom time is spent with 6-8th graders learning the basic concepts of budgeting, checking and savings accounts, credit, and investments through multiple one hour interactive classroom sessions.

Pre-Purchase

This workshop will improve the chances for a successful homeownership experience by teaching prospective buyers about the requirements and responsibilities of homeownership before the home purchase is made. You will learn how to establish and improve creditworthiness, set and achieve income goals and save to cover down payment and closing costs.

Post Purchase Counseling

This workshop includes topics such as home maintenance skills, advanced budgeting, refinancing mortgages, equity building, and delinquency/foreclosure prevention. You will learn how to calculate and manage home equity, develop a plan to reduce energy consumption to save money and understand the different types of mortgage loans and insurances.

FINANCIAL RESOURCE CENTER SHEET

ACCC provides full service consumer financial education to individuals nationwide through our online Financial Resource section of www.consumercredit.com. The resource center is designed to help guide consumers in all aspects of personal money management and help them improve their financial literacy. The following information is available, free-of-charge, and can be found within ACCC's website in electronic format:

FDIC Money Smart Online – FDIC Money Smart Online is an online, interactive, self-paced learning program. Money Smart is an award-winning training program to help individuals outside the financial mainstream to enhance their money skills and create positive banking relationships. The Money Smart curriculum helps individuals build financial knowledge, develop financial confidence, and use banking services effectively.

Web Seminars and Podcasts – ACCC offers online, prerecorded presentations that are formatted for video and audio presentation. ACCC's web seminars and podcasts are designed to educate individuals in a virtual, one-on-one environment with a credit counselor. Viewers may watch and listen online and/or download the web seminar or podcast to watch at a later date. Topics include budgeting, credit and credit reports, identity theft, and many others.

Calculators – Various calculators are available online that will help provide current assessments of financial situations.

Tip of the Week – Each week a new financial educational tip is offered on the website.

Budgeting – The Budgeting section is provided to help consumers create and manage their budget as their financial situation changes over time. It includes worksheets, tips, and other helpful and educational materials available to download.

Debt-to-Income Worksheet – The Debt-to-Income Worksheet is provided to help consumers calculate their debt-to-income ratio. This can be downloaded in the calculator section of the website.

Financial Fitness Center for Kids – The unique Financial Fitness Center for Kids web page provides interactive games, puzzles, and educational activities that encourage parents and their children to learn the basics of money management at an early age.

Credit – The website includes resource links to articles on various credit-related issues including credit improvement, credit education and collection laws, mortgage and home equity credit, privacy and protection, auto financing, and credit and loans.

Money Management Memos – The Money Management Memos focus on basic financial planning concepts and provide consumers with important information that affects their everyday lives. The memos include such topics as budgeting and money saving tips, divorce and credit, retirement, disaster proof finances, affording a mortgage, and how to set and achieve financial goals.

Book Depot – The website includes a resource link to books on personal finance, college planning, retirement, and debt management.

List of Helpful Resources – There is a list of resources for social service and assistance programs to help consumers with their underlying problems that may be the cause of a consequence of their current financial troubles.

Budgeting Basics Survival Pack – The Budgeting Basics Survival Pack is a downloadable package that includes tools to help consumers learn how to successfully manage their money and plan for their financial future. Included in the Survival Pack: Setting Financial Goals Worksheet; Debt-to-Income Ratio Worksheet; Organizing Records Checklist; three financial articles including *How-To Guide to Goal Setting*, *Are You a Casual Consumer?*, *Know Your Financial Comfort Level*; and *Understanding Credit Reports Handout*.

National Education Program – The NEP is focused nationally on organizations that are looking for resources that can be used to facilitate an educational workshop. ACCC has packaged our most popular workshops, Budget and Credit, Identity Theft and Financial Fitness for Kids. The National Education Program is ideal for a wide variety of organizations which teach or interact with groups of individuals in need of money management training or that organize community workshop events.

WHAT CLIENTS ARE SAYING

“I would like to say thank you to ACCC for their help in resolving our financial difficulties. My wife and I have worked diligently over the last 18 months to help get our financial house in order and it gives me great pleasure to make this final payment. Your organization’s mission is very important in this day and time and we pledged to manage our finances so we may never need your services again.”

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“Everyone at ACCC communicates very well up front as to what the client can expect. You provide excellent budgeting education. I spent years trying to work with the credit card companies to dig out of the hole we were in, with no success. Your assistance has helped us tremendously. My husband now sees the light at the end of the tunnel and is fully on board with our budget. Thank you for your assistance!”

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“I want to take this opportunity to offer my extreme gratitude to you and your colleagues at ACCC. Without the help of your organization I would have been left with no alternative five years ago but to declare bankruptcy, a choice with life-altering ramifications. This journey has been so difficult. I will not try to sugar coat that reality. Now that it is done, I can look back in wisdom and accomplishment, but most of all in gratitude for what your organization enabled me to do; meet my obligations while being able to sustain a life as a single parent. I will never be able to express what it felt like to have help when I needed it so very desperately. On those days when the work you do seems only burdened with difficulties, please remember that what you do matters so much, and truly changes lives in profound ways. My best to you and everyone in your organization.”

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“I would like to take this opportunity to thank each and everyone associated with ACCC. Without your caring help my wife and I would still be in debt. It feels like the world has been lifted from my shoulders. My wife and I can feel what it is like to have some extra spending money. YOU GUYS ARE GREAT!”

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“My husband and I want to express our deepest appreciation and thanks. Many families like us, were victims of 9/11. We became unemployed, and our budget got out of control. You reduced my interest rates, and we got our bills on a regular schedule. As a result, we finally succeeded in refinancing our mortgage at a lower interest rate. We are very satisfied with your program and cannot thank you enough for helping us get our credit situation under control.”

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“The education you have was enlightening and I learned things that now seem like common sense. It has been unbelievably easy to contact you in whatever method best suits me (typically live chat online). Every time I’ve had account questions or have requested adjustments be made, it’s been simple and quick. You’ve made my life so much easier. I’m happy to say that thanks to your education and guidance, I have finished paying off all four accounts nearly half a year before I was scheduled to! You have a genuine concern and compassion for your clients. That made an otherwise sad state of affairs a little bit brighter. Thank you again for all you’ve done for me.”

The testimonials provided herein are unsolicited comments from clients, based upon their individual needs, concerns and circumstances. These comments are provided for informational purposes only and should not be construed as a guarantee of similar results or experiences, as each individual's circumstances will vary. Client comments are included for informational purposes only.



FOR IMMEDIATE RELEASE
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American Consumer Credit Counseling is Accredited by the Better Business Bureau

This accreditation certifies the organization meets BBB's standards of business

Auburndale, MA - August 20, 2009 - American Consumer Credit Counseling (ACCC), a leader in the credit counseling industry, is proud to announce its accreditation by the Better Business Bureau (BBB).

“We couldn’t be more thrilled to be a BBB Accredited Business because it signifies our commitment to customer service, quality, reliability, and trust,” said Steve Trumble, ACCC’s President.

BBB is the authority on trust in the marketplace. They set and uphold high standards for ethical marketplace behavior, and BBB accreditation is a coveted honor earned by elite businesses and charities.

ACCC is dedicated to helping people regain control of their finances and plan for a debt free future. They provide professional financial solutions for consumers and their families, including a debt management plan, budget counseling, financial resources, and community education programs. ACCC’s professional certified counselors assist individuals in all of their financial needs and provide a plan that will help them become debt free.

As a nonprofit 501(c)(3) organization and a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA), ACCC holds itself to high standards for quality and service. This dedication has earned them accreditation along with an A+ rating from the BBB, representing their highest degree of confidence and trust in a business.

About ACCC:

American Consumer Credit Counseling (ACCC) is a non-profit 501(c)(3) organization dedicated to empowering consumers to regain control of their lives through education, counseling, and debt management. ACCC provides individuals with practical solutions for solving financial problems and recognizes that consumers’ financial difficulties are often not the result of poor spending habits, but more frequently from extenuating circumstances beyond their control. As one of the nation’s leading providers of financial education and credit counseling services, ACCC works with consumers to help them with the best plan of action to reduce their debt and regain financial stability. ACCC is accredited by the Better Business Bureau and holds an A+ rating. It is also a member of the Association of Independent Consumer Credit Counseling Agencies. For more information or to access free financial education resources log on to www.consumercredit.com.

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American Consumer Credit Counseling Receives Approval From The EOUST to Provide Pre and Post Bankruptcy Counseling

NEWTON, MA DECEMBER 2009 - American Consumer Credit Counseling (ACCC) announced it has been approved by the EOUST* to provide credit counseling under the bankruptcy code. As a result ACCC is able to provide pre bankruptcy and post bankruptcy debtor education to consumers nationwide.

“This is a very difficult time for many individuals and families, and we are pleased that we are now able to be part of this stamp of approval from the EOUST*,” said Steve Trumble, president of ACCC. “Consumers need our help and we can now provide them with the necessary counseling in order to file, as well as the education needed for discharge.”

ACCC is one of the largest nonprofit consumer credit counseling agencies in the country. They provide bankruptcy counseling services 5 days a week and are available by telephone, face to face, and online. Counseling is available in English as well as Spanish.

Founded in 1991, ACCC is dedicated to helping people regain control of their finances and plan for a debt free and healthy future. ACCC provides professional financial solutions for consumers and their families, including housing counseling, bankruptcy counseling, a debt management plan, budget counseling, financial resources, and community education programs. ACCC’s professionally certified counselors assist individuals and families in all of their financial needs and provide options that will help them live a healthy financial future. ACCC is a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA) and has an A+ rating with the Better Business Bureau.

For more information or to speak with a housing counselor, call 1-866-826-6924 or log on to www.ConsumerCredit.org

***Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of the Agency’s services. EOUST regulations do not apply to residents of NC or AL**

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HUD Approves American Consumer Credit Counseling As a Housing Counseling Agency

NEWTON, MA - MAY 5, 2010 - American Consumer Credit Counseling (ACCC) announced that it has been approved as a Housing Counseling Agency by the US Department of Housing and Urban Development (HUD). As a result ACCC is able to provide reverse mortgage and money debt management counseling. ACCC provides pre-purchase, post purchase, and foreclosure counseling and has also applied for HUD approval for these housing counseling services.

“We are thrilled to be approved by HUD to provide this much needed service to the residents of the Commonwealth of Massachusetts,” said Steve Trumble of ACCC. “Consumers contacting our agency will be able to get all the housing counseling assistance, resources and education that they need.”

ACCC is one of the largest nonprofit consumer credit counseling agencies in the country. They provide counseling services 5 days a week and are available by telephone, face to face, and online. Counseling is available in English and Spanish.

Founded in 1991, ACCC is dedicated to helping people regain control of their finances and plan for a debt free and healthy future. ACCC provides professional financial solutions for consumers and their families, including housing counseling, bankruptcy counseling, a debt management plan, budget counseling, financial resources, and community education programs. ACCC’s professionally certified counselors assist individuals in all of their financial needs and provide a plan that will help them live a healthy financial future.

ACCC is a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA) and has an A+ rating with the Better Business Bureau.

For more information or to speak with a housing counselor, call 1-866-826-7180 or log on to www.ConsumerCredit.org

About ACCC:

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