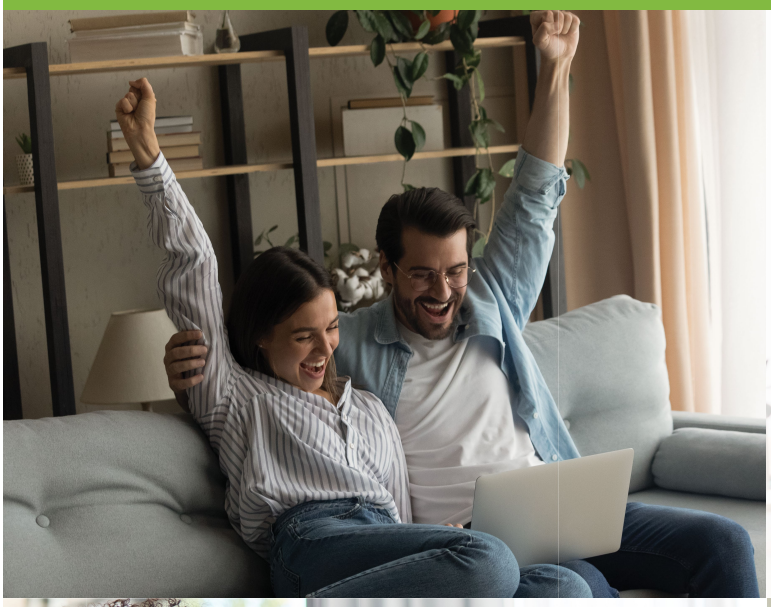
CAMBRIDGE
CREDIT COUNSELING CORP
Trusted debt relief solutions

Helping people live debt-free.









CLIENT MEMBERSHIP GUIDE

A reference guide for new debt management plan clients

Welcome to our program!

At Cambridge, we're serious about providing you with the best financial education and debt management services possible. Experience has shown us that communicating effectively with you is the key to program success. This Membership Guide has been designed for three reasons: (1) to explain our services in detail - what we will be doing for you and when; (2) to explain your responsibilities as a Cambridge client; and (3) to provide a reference you can turn to throughout your enrollment. This guide also includes a number of tips to help make your debt management plan as successful as possible.

Cambridge's program can be divided into three distinct stages. The first is *Coordination*, which roughly corresponds to the first three months of your enrollment. During this period Cambridge is establishing your account, requesting concessions from your creditors and submitting payment proposals to each. During this time you will also be receiving an introductory call from our Customer Care Department.

The second phase of enrollment is the Benefits Verification Phase. During this period, we will be receiving and processing the responses from your creditors as to whether they agree to the terms we've proposed. Cambridge will work to ensure that all of the accounts that you've included on our program are receiving the appropriate benefits. Throughout this period, we may require additional information from you, so please be sure to respond to our inquiries as soon as possible.

Be sure to visit us online at

www.cambridge-credit.org

Here's what's inside:

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Once your account has been fully established and the account you've included on our program are receiving benefits, you'll enter the final phase of the program, which we call The Road to Financial Freedom. For the remainder of your enrollment, Cambridge will work with you to keep you on track to meet your financial goals.

Throughout this partnership, your counselor will always be available if your situation changes or you begin to have difficulty meeting your goals, while our Customer Care staff will be happy to answer any questions about your payments, creditor benefits or anything related to your account.

Be sure to keep this Membership Guide for reference throughout your enrollment! If you have any questions, call us at (800) 527-7595.

Very Important!

There will be occasions when we'll need information only you can provide. Several creditors have adopted confidentiality policies that prevent them from sharing certain information with us, so we will need to rely on you to provide it. We may also request that you contact a creditor directly to cancel any automatic payment enrollments, temporarily suspend credit protection insurance, or change a due date so the payments we send will post properly. Again, these requests are made because the creditor will only share information with you, and any changes to your account must be initiated by you. Also, be sure to keep the Membership Guide for reference throughout your enrollment! If you have any questions, call us at (800) 527-7595.

Stage 1 - Coordination

Here's what Cambridge is doing:	Here's what you will need to do:
Verifying all of the information you provided during enrollment	Read and understand this Client Membership Guide
Entering your information into our client tracking system	Respond to any requests from our Customer Care team as quickly as possible
Sending payment proposals to your creditors	Register for our Client Portal to verify your information, update your balances, or add new accounts on the program
Conducting Post-Counseling sessions	

When you decided to enroll in a debt management plan, Cambridge began the process of establishing your account. All of your creditor and personal information was double-checked against the documentation that you provided to verify that it is listed properly in our systems. All of your creditor information, including phone numbers, addresses, and account numbers, were also verified to ensure that payments and correspondence will be sent to the right location and for the appropriate account.

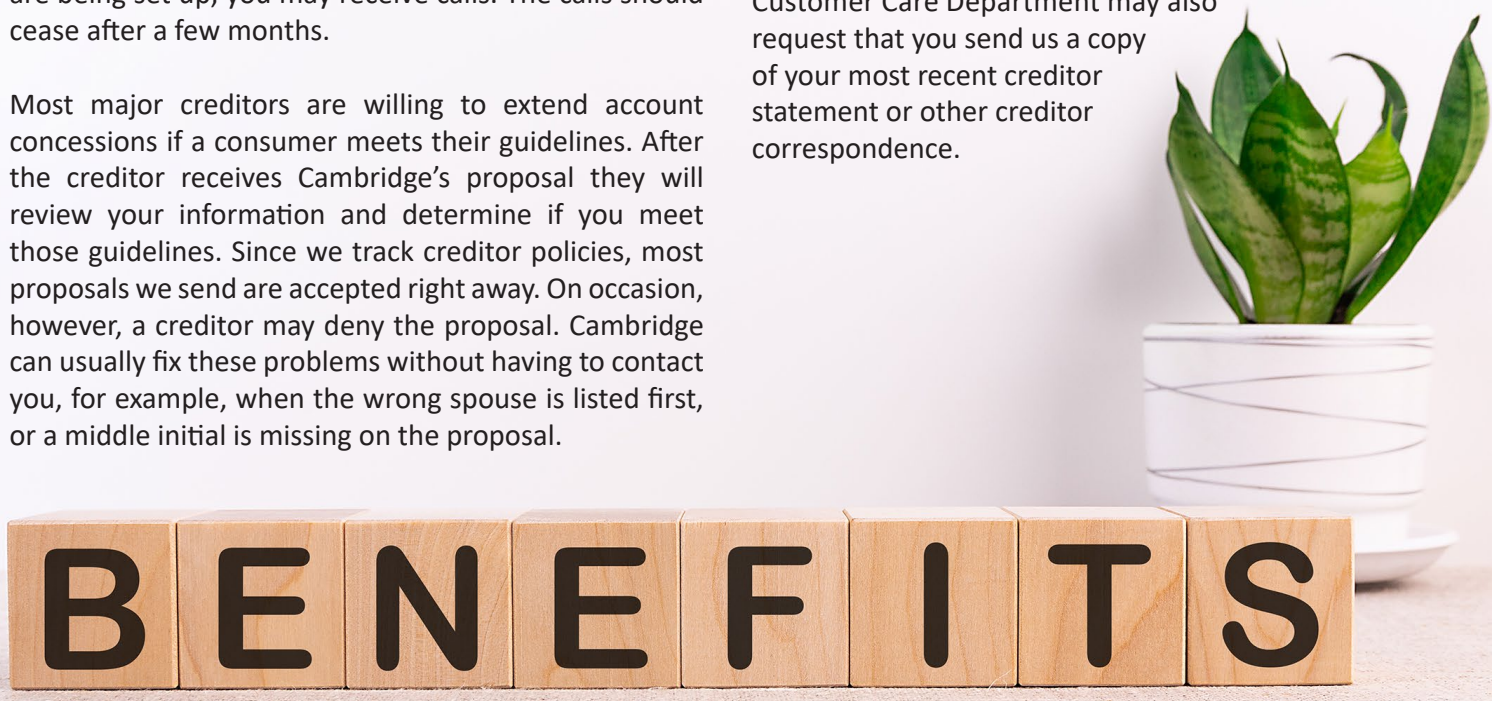
Benefits Establishment

As soon as your Cambridge account is set up and entered into our systems, we will generate a payment proposal for each creditor account you've enrolled. These proposals request that your creditors extend debt management plan benefits to you. While these accounts are being set up, you may receive calls. The calls should cease after a few months.

Most major creditors are willing to extend account concessions if a consumer meets their guidelines. After the creditor receives Cambridge's proposal they will review your information and determine if you meet those guidelines. Since we track creditor policies, most proposals we send are accepted right away. On occasion, however, a creditor may deny the proposal. Cambridge can usually fix these problems without having to contact you, for example, when the wrong spouse is listed first, or a middle initial is missing on the proposal.

At other times, an increased payment amount is necessary, usually because the balance that we obtained from you during your counseling session was incorrect. If this happens, we'll contact you promptly so we can work together to resolve the issue. If you are a client set up on ACH withdrawals and the increase is more than 10% of the proposed payment, we will need your signature or recorded consent, confirming that you agree to the increase. (NOTE: The exception here is for residents of Indiana, New York and Illinois. Residents of these states need to agree to a new contract each time your payment changes.)

If the proposal is denied for any other reason, we'll contact you to develop a plan based on your best interests. You should also bear in mind that, for security reasons, your creditors may not be able to provide all of your account information to us. If this is the case, our Customer Care Department may also request that you send us a copy of your most recent creditor statement or other creditor correspondence.



Stage 2 - Benefits Verification

Here's what Cambridge is doing:	Here's what you will need to do:
Conducting a thorough audit of each of your accounts to ensure all appropriate benefits have been extended	Register for our Client Portal and verify/update your creditor balances
Reporting the results of these audits to you	Respond immediately to any requests from our Customer Care Department concerning your account

As you know, our program is most effective when we are able to obtain all of the benefits that are available to you. Every creditor has different guidelines that we must follow in order to obtain those benefits and we do our best to ensure that all of those requirements are met during enrollment. This is another reason why it's vital that you provide us with the most up-to-date information available when we request it.

Throughout this phase, our goal is to verify that the proposals we've sent to each of your creditors have been accepted and that each creditor is extending the appropriate benefits. These benefits may include interest rate reductions, elimination of fees, and updating the status of the account to "current", if applicable.

Most creditors will provide this information to us over the phone, but there are some that will not release that information due to security concerns. If this is the case, we will request that you send in your most recent statements so that we may confirm that your accounts are properly set up and receiving the appropriate benefits.

Customer Care Availability

Monday - Thursday: 8:00 am to 5:00 pm

Friday - 9:00 am to 5:00 pm

Eastern Time

Call: (800) 527-7595

Email: clientservices@cambridgecredit.org

Past-due Status

A past-due status is something that confuses many of our clients. A "past-due" status indicates that an amount is due because of prior late payments. In nearly every situation, this does not mean any additional fees are being assessed to your account. In most cases, as long as your account is less than 30 days delinquent, this status will not be reported on your credit report. If you are more than a month delinquent on an account, it may be reported to the credit bureaus until your account is caught up or "re-aged."

If any of the accounts are past-due, we will encourage you to resolve the issue in one of three ways. First, you can make a direct, one-time payment to the creditor. If you do this, just inform us afterward so we can confirm that the account has been brought current. The second option is to make the one-time payment through Cambridge, and we can confirm directly with the creditor once the payment has posted. The final option is to make a modest increase in your monthly program payment to eventually bring the account current.

Client Portal

Cambridge clients can access their account information online through our secure online information center. Through this client portal, you'll be able to manage your account online, including tracking your progress, reviewing payments, adding accounts, updating creditor balances and more! You can access your account online by visiting:

MyCambridgeAccount.org

You'll need your Cambridge client number (starts with "M"). If you do not have your client number, simply click the link on the bottom of the portal screen or contact our Customer Care team at 800-527-7595.

Stage 3 - The Road to Financial Freedom

Here's what Cambridge is doing:	Here's what you will need to do:
Continuing to distribute your funds to your creditors	Monitor your monthly creditor statements
Answering any questions or concerns you have about your enrollment	Order and review your credit report every year from annualcreditreport.com
Notifying you of any changes to the program	

Client Statements

Throughout your enrollment, Cambridge will send you a statement each month informing you of the activity on your account over the previous 30 days. For clients who opt to send their payment in the form of a money order, it will also include a payment slip and mailing envelope for your next payment. If you are set up on ACH (automatic withdrawal from your checking account), we'll remind you of the amount scheduled to be withdrawn on your next due date.

You can also find your payment information, disbursements, a list of your creditors, estimated program payoff time and more on our new Client Portal. Please visit www.MyCambridgeAccount.org to access your account information.

Financial Checkups

Every six months, Cambridge will offer you a free financial check-up and additional counseling. During these conversations, a certified counselor can provide additional advice about your financial situation, answer questions you may have about credit, and even revise your Action Plan.

Creditor Statements

Most creditors will also continue to send you monthly statements. It is important that you review these each month to ensure that they are accurate. It's also fun to watch the balances go down, something that will happen faster and faster the longer you remain on the program. If you see anything that doesn't look right, contact us immediately. If you ever have trouble reading your statement, contact our office and one of our Customer Care representatives will be happy to help.

Additional Help

For the remainder of your enrollment, Cambridge will continue to distribute your payments to your creditors. A counselor will always be available if your situation changes, if you need additional advice, or if you're having trouble meeting your goals.

Our Customer Care staff are highly trained and experienced professionals who are standing by to assist you with any concern you have or if you have questions about any aspect of your program or with the creditor benefits we've obtained for you.

Our Customer Care Team is available Monday through Thursday, from 8am to 5pm, and on Fridays from 9am to 5pm Eastern Time.

We also encourage you to regularly check your credit reports. You can obtain free copies of all three reports once a year online at www.annualcreditreport.com, or by calling (877) 322-8228.

Client Rights

All clients of Cambridge Credit Counseling Corp. have the right to:

1. Use all educational resources and materials. Most of these materials can be found on one of our websites:

   MyMoney.Cambridge-Credit.org

   Cambridge-Credit.org/Goodpayer

2. Have easy access to account information online at www.cambridge-credit.org/client-login.html or, through our automated phone system at (800) 527-7595.
3. Receive the highest level of customer service and support.
4. Have their concerns addressed in a timely manner.
5. Express dissatisfaction with Cambridge or its services through the Cambridge Grievance Procedure (see below) or other appropriate means.
6. Cancel participation in the program at any time.

Client Responsibilities

All clients of Cambridge Credit Counseling Corp. have the responsibility to:

1. Monitor your creditor statements and promptly inform Cambridge of any changes or discrepancies.
2. Monitor your creditor statements and promptly inform Cambridge of any changes or discrepancies.
3. Make your payments on-time and in full each month.
4. Not incur additional debt during your enrollment.
5. Respond to any and all requests for account information made by Cambridge.

Client Grievance Policy

Cambridge is dedicated to providing the highest quality of service available. Although it is your right to seek a resolution of your grievances through any means you feel appropriate, Cambridge requests that you attempt to resolve any potential grievance in accordance with Cambridge's Client Grievance Procedure. **It is vital that you continue to make timely payments to Cambridge during any grievance process. Missed payments will cause creditors to drop any benefits they are extending to you through our program. Additionally, w**e ask that you:

1. Contact our Customer Care Department and attempt to resolve your issue with the representative assigned to assist you. Please explain your grievance thoroughly.

2. If you are unable to resolve the issue with our Customer Care Department, request that a Grievance Form be mailed to you. Please fill out the form and return it to: CCCC Grievance Resolution Committee, 67 Hunt St, Agawam, MA 01001.

3. The Grievance Resolution Committee will investigate your complaint and conduct a formal review after it has gathered all relevant facts. The Committee will respond to your grievance in writing within 30 days of receiving the initial notification. A copy of your letter and the Committee's response will be stored in your client file.

4. In the event the Grievance Resolution Committee is unable to resolve your complaint to your satisfaction, Cambridge requests that you attempt mediation through a third party prior to litigation through state or federal regulatory channels.



Is someone in your life experiencing financial hardship?

Debt is a difficult subject to discuss with friends and family, and it can take a lot of courage for someone to admit they need assistance. Now that you've taken that important first step, we hope that you'll encourage the people in your life to do the same.

The **Cambridge Cares Initiative** was developed in an effort to help spread the word about our nonprofit services so that we can help as many people as we can gain financial independence.

Referring someone for assistance is easy! Simply have them call (855) 435-2065, or you can visit us online for instructions on referring your friends, family or coworkers.

Cambridge-Credit.org/Cambridge-Cares

References - Payment Options

To ensure the success of your program, it is important that you make your monthly payments on time and in the required amount. Not only does this help us maintain the appropriate processing and disbursal of your payments, it's a way of restoring financial discipline to your own bill-paying process. Cambridge accepts the following methods of payment:

ACH (Electronic Funds Transfer)

The simplest way to stay on track is to enroll in ACH. With your written permission, Cambridge can withdraw your monthly payment directly from your checking account. The majority of our clients have found this to be the most convenient payment method. See next page for details.

Money Order or Certified Checks

If you choose to mail your payments to us, please be sure they're in the form of a Money Order or Certified Check. To expedite the depositing process, please send these payments along with the bottom portion of your statement to the P.O. Box address provided. NOTE: Personal Checks are NOT accepted as payment and will be returned, delaying disbursements to your creditors.

MoneyGram

The MoneyGram® ExpressPaymentSM service allows you to send your payment from more than 18,000 MoneyGram® Walmart® locations nationwide. Simply make your payment in cash at the retail location closest to you, and, within minutes, notification of your payment is available to us. NOTE: Cutoff time for MoneyGram payments is midnight.

To locate a MoneyGram® location near you, call 800-926-9400. At the MoneyGram® ExpressPaymentSM location, fill out the blue ExpressPaymentSM form with the following information:

Receive Code: 3389

Company: Cambridge Credit Counseling Corp.

Company City: Agawam

Company State: MA

Sender's Account Number: This is your account number with Cambridge, and starts with the letter "M". Example: M012345.

Quick Collect

The Western Union® Quick Collect® service allows you to send your payment from more than 40,000 Western Union® locations nationwide. Simply make your payment in cash to the agent closest to you, and, within minutes, notification of your payment is available to us.

To locate an agent near you, call the Agent Locator Service at 800-325-6000.

When you complete the blue Quick Collect® form, specific information must be entered. Please follow this example:

Pay to: Cambridge Credit Counseling Corp.

Code City: "Ontime"

State: MA

Sender's Name: (Your Name)

Sender's Telephone: (Your Telephone Number)

Sender's Address: (Your Address)

Sender's Account Number: This is your account number with Cambridge, and starts with the letter "M". Example: M012345.

After you've completed your transaction, please retain the eight-digit reference code for your records. If you have any questions about Quick Collect® or MoneyGram® ExpressPayment,SM please contact our Customer Care Department at 800-527-7595 between the hours of 8 a.m. and 5 p.m. Monday through Thursday. (Eastern Time), and 9 a.m and 5 p.m. on Friday.

References - Electronic Funds Withdrawal (ACH) Policies

Payment Change Policies

No changes or adjustments of any kind (such as payment amount, payment program date, account information) will be made to your account within four (4) business days (not including Saturdays, Sundays, and U.S. Postal Service holidays) before your scheduled due date.

If the required monthly payment changes for any reason, this authorization shall be automatically amended to authorize transfer of the new amount per the terms of the Service Agreement pertaining to increases in payment amount. You will be notified of such a change at least ten (10) days before your due date. NOTE: Some states require additional authorization

Changes to Bank Accounts

In the event that you wish to change the account Cambridge debits for ACH, you are required to complete a new Electronic Payment Authorization Form, which can be downloaded here:



Account Payoff Policy

In the event that you wish to pay off all of your accounts in full, you must do so in the form of a Money Order or Bank Certified Check, and all future withdrawals from your account will be canceled. If we receive your payoff within four (4) business days before your due date, your payment will be pulled and returned to you after three (3) business days. If you are only paying off some of your accounts, withdrawals for your normal payment will continue unless you notify us of any changes you would like to make. Please refer to Payment Change Policies.

Extra Payments

In the event that you wish to send more than your scheduled monthly payment, please contact our Customer Care Department for alternative payment options. We are unable to draft extra funds from your bank account.

Cancellation Policy

You may cancel your ACH authorization at any time by furnishing Cambridge with written notice of the cancellation by mail, fax or e-mail. You may also have your request verbally recorded by a Cambridge representative. If the cancellation is received prior to four (4) business days of your due date, your ACH will be stopped. Cancellation letters received within four (4) business days before your due date WILL NOT stop your payment from being drawn from your account. If you are continuing with your program, but canceling ACH, this payment will be disbursed to your creditors. If you are canceling your program, these funds will be refunded to you once they have cleared (3 business days).

ACH Contact Information

All changes relating to ACH that were not verbally recorded must be sent in writing to our ACH Department in order to be processed.

Cambridge Credit Counseling
ACH Dept.
P.O. Box 1130
Agawam, MA 01001
Fax: (800) 757-1519
Email:ACH@cambridgecredit.org

References - Additional Policies

Adding Accounts

If you ever wish to add additional accounts to your existing debt management plan, please gather the most recent statement for each creditor you wish to add before contacting our office. One of our Evaluation Department representatives will be happy to assist you. If you'd like additional counseling at this time, just ask. There is never any additional cost to talk to our counselors. You may also e-mail your request to Eval@CambridgeCredit. org or log into your online account and submit the information through our secure site.

Financial Hardship

If you ever find yourself unable to make your full monthly payment, please contact us immediately. While most creditors have rigid standards as to how much they will accept in payment, several others are somewhat flexible. Your payment was designed in keeping with the guidelines of your specific creditors. Please note, however, that any reduce on in your payment, or missed payment, will extend the length of your enrollment. Please contact our Customer Care Team at (800) 527-7595 if you are experiencing a hardship and are worried about maintaining your monthly payments.

Changing Your Due Date

Cambridge strongly advises against ever permanently or even temporarily changing your due date. Many creditors have strict policies that will not allow you to change your due date once accepted on the program. Even if all of your creditors will allow you to change your due date, they will not change it for us - meaning you will need to call them all and get them to verbally agree to change the due date to 10-15 days following your new date with us.

MyMoney Budgeting Portal

To support and further our nonprofit mission, we've developed an online budgeting and financial education portal, MyMoney. Here, you'll be able to create and maintain a detailed household budget to help you identify exactly where your money is going every month and establish a plan to increase savings.

The site also includes short education courses to teach you the basics about a variety of personal finance topics such as budgeting, savings, credit reports, and more. To create your household budget or to increase your knowledge about personal finance, login to MyMoney here:



Frequently Asked Questions

1. Can you reduce my monthly payment? Very few creditors allow payment reductions. Most payments are calculated to meet the creditor's minimum payment threshold for establishing benefits. Also, some states have guidelines about extending your repayment time without adding more debt. Finally, any reduction in your payment would extend the length of your enrollment, which would cost you more in interest charges with your creditors.

2. What are my current balances? Cambridge only maintains estimated balances on your accounts since your creditors do not provide us with regular balance updates. Creditors do, however, send this information to you on your monthly statements. If you do not receive statements from your creditors, contact them for this information. You can view and update your estimated balances on our Client Portal at MyCambridgeAccount.org.

3. Why are my creditors still sending me statements? Creditors will continue to send you statements because the account is still yours. Receiving statements from your creditors also allows you to track your progress on the program.

4. How will this show on my credit report? According to FICO, the company that created credit scoring, credit counseling is considered a neutral mark on your report. However, each lender has its own criteria, and some may view your participation negatively. If you don't take on additional debt during your enrollment, you should be able to improve your debt-to-income ratio, a common benchmark reviewed by lenders.

5. How much longer do I have on the program? The number of months you have left to payoff is listed in our client portal. This is calculated using the balance and interest rates we received from the previous agency servicing your account. We will be re-verifying all of this information when we start servicing your account through the Benefits Verification Audit starting in month three. If you are unsure, or if you see a discrepancy on your statements, it is best to contact our agency immediately.

6. Can I make my payment online? Credit counseling agencies are limited as to the payment options we are allowed to offer consumers. If it is inconvenient for you to mail a money order to our office each month, you can have the payment drafted from your checking account every month. This process is called ACH, and more details can be found in the ACH Policies and Payment Options section of this guide.

7. Can I change my due date? Cambridge strongly advises against permanently changing your due date. Many creditors have strict policies prohibiting you from changing your due date after you've been accepted on the program. Since most creditors will not allow us to request a due date change, you are free to contact them directly and request to change your due date to 10 - 15 days after your due date with Cambridge.

8. Can I add more creditors to my account? Absolutely. Simply gather up your most recent statements for the accounts you want to add and log into our client portal at MyCambridgeAccount.org to enter the information. You may also contact one of our Customer Care representatives to assist you.

9. Why are my accounts past due? There are a few reasons this could happen. Your accounts may have been behind before enrolling, or your due date may have cycled since your last payment to the creditor and the first payment from Cambridge. If you're 30-days or less past due, this will not show on your credit report. However, if you do have a past-due status showing on your credit report, please contact our office immediately so we can work with you to create a strategy to satisfy the past-due amount.

10. Can I skip a payment and add it to the end? This is inadvisable. Any late or missed payment can cause a loss of benefits. Increased interest rates and fees will most likely add several additional months to your enrollment period and your creditors may report you delinquent on your credit report.

Trustpilot

ACCREDITED BUSINESS
BBB
A+ BBB Rating

- Credit Counseling
- Housing Counseling
- Student Loan Counseling
- Financial Excellence
- Debt Management
- Homebuyer Education
- Mortgage Readiness



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www.cambridge-credit.org