



Congratulations and Welcome Aboard!

CreditAllianceGroup™ is excited that you have chosen us to assist you in your financial journey! We offer a multitude of Financial Services providing the capability to design a particular program that best fits your financial needs.

If you are enrolled into the **Basic or Professional** Programs:

- CreditAllianceGroup™ will not be making monthly payments to your creditors. However, we can go in and set up monthly payments to your creditors if you wish. If monthly payments is not requested we will go in and settle with the creditors when enough funds have accumulated in your escrow account, saving you between 20% - 80% off of the amount that you owe! Performing lump sum settlements usually achieves the best results.
- Also, we want you to know that whether enrolled into one our debt settlement programs or not, the creditor has the right to pursue legal action for non-payment. However, it is a very lengthy and costly process for the creditor. The benefits of utilizing one of our programs that we offer are the relationships that we have established with the creditors. We can help hinder any legal proceedings as well as save you money on the amount that you owe before it gets to that point.

If you are enrolled into the **Premium** Program:

- This program is designed to help people with hectic schedules that are in need to assistance of staying afloat of their monthly payments to creditors, bills, etc. This convenient service allows you to focus on more momentous events in your life and help regain financial control, while alleviating the stress of having to remember when monthly payments are due.

If enrolled into the **Basic or Professional** Programs, your account will be handled by Client Services Group, the client services department of CreditAllianceGroup™. They will validate and/or engage your creditors, verifying the debt amounts of the accounts that have been entered into the program. This process does not take place until the 4th calendar day that you are enrolled, allowing you the capability to exercise the Three Day Right of Recession Clause if need be.

1 - "Validated" – Pro Program Only - By law, during this validation period your creditors cannot take actions which could be considered detrimental to your credit report. This includes any listing of information to a credit reporting repository that could be inaccurate or invalidated when in fact there is no provided proof that it is.

2- "Engaged" – Basic and Professional Programs - Informs your creditors that CreditAllianceGroup™ has been appointed as the negotiating debt management agent of record for your account(s) and to request a cease verbal communication from your creditor. This will reduce creditor's calls to your home or work place. If any creditor continues to call you, please contact Client Services Group at (866) 543-9073 and give the name and number of creditor calling for assistance. You may also visit our web site www.CreditAllianceGroup.com to file a complaint online with the FTC against any creditor that continues harassing phone calls after the account has been validated.

From that point, your account will be transferred to Alliance Invoice Group, the accounting department of CreditAllianceGroup™. They will be in contact with you once your balances have been confirmed and will notify you of any change in the draft amount and adjust your payments and/or program length accordingly.

If you have any questions with anything at all, please do not hesitate calling Client Services Group. Their direct number is (866) 543-9073.





The best protection a consumer can have when it comes to matters of their debt is to be educated. When entering into one of CreditAllianceGroup™ Financial Services Programs, we strive to educate our new clients as well as urge our current clients to stay informed of their rights as a consumer. We also recommend that our clients to be fully informed of the procedures that take place to regain the financial integrity that they once had. In order to maximize the results you experience in our program, it is imperative that you send in as much funds as possible each month to be deposited in to your FDIC insured escrow savings account.

FREQUENTLY ASKED QUESTIONS

Who do I contact once I am enrolled into the program?

The client relations department at CreditAllianceGroup™ will be your point of contact and available to assist you with any questions or concerns. The client relations department can be reached at (866) 543-9073 or emailed at clientrelations@creditalliancegroup.net.

What do I tell a creditor when they call?

The client relations department will be the liaison with your creditors. They will assist your creditors with any questions that they may have regarding your particular account(s). First party creditors are generally cooperative and will update your records to indicate that you are participating in a hardship program. We send cease and desist letters to your creditors, which compels third-party creditors or collection agencies to only communicate with us. However, you may still receive calls for 30 days while the program is being set up and your creditors are updating their records, it varies with each creditor. Regularly, the calls will cease after the creditor receives notice from us that you have entered our program. Be aware that despite CreditAllianceGroup™ best efforts, there are unscrupulous collection agencies that will not abide by a cease and desist letter and will continue to call you.

What do I tell the creditors that continue to call?

I / we have enrolled in a financial services program with CreditAllianceGroup™. We have provided you with a cease and desist (cease verbal communication letter) and so has CreditAllianceGroup™. A courtesy engagement and a notice to validate my debt along with a POA giving Credit Alliance Group™ limited power of attorney to communicate with you with the reference to my account and the ability to negotiate a settlement on my behalf. In the future I would appreciate it if you would not verbally contact me but rather contact CreditAllianceGroup™ at (866) 543-9073. Should you verbally contact me again I will file a complaint with the FTC.

Examples you may be told from creditors in an attempt to collect a debt:

Example #1

FIA Card Services: "We recently received notification that you have retained CreditAllianceGroup™ to assist with the resolution of your debt. Please be aware that FIA Card Services will not work with this agency and we have found them difficult to work with."

Example #2

World Financial Network National Bank: "Recently, we received an inquiry on your behalf from CreditAllianceGroup™ regarding your American credit card account. Please be advised that we do not accept payments from Credit Alliance Group™. Their proposals are not accepted, as they do not meet our guidelines for debt management programs."

Example #2

Chase Bank: "Call our office to make payment arrangements and please continue to make your required minimum monthly payments. Failure may result in legally arbitration proceedings to the fullest extent of the law".





Credit **Alliance** Group™ works directly for you, the client, NOT the creditor. Creditors may try to tell you information that is not correct trying to squeeze a payment from you. Thankfully we live in a country that allows us to have a choice. The laws set forth from Congress to creditors loaning unsecured money and the guidelines of the "Fair Debt Collection Practices Act" that must be followed. Below are some of the examples you may be told from creditors in an attempt to collect a debt and it's not unusual for creditors to make statements such as, "We've never heard of Credit Alliance Group™. We don't deal with Credit Alliance Group™," or we haven't been contacted by anyone, etc. etc. They often make threats in an attempt to scare and intimidate you. Sometimes they even break the law.

What happens if my account is sold to another collections agency?

You should know that accounts are frequently sold. We may prevent one collection agency from contacting you. However, they may sell your account to another agency and the process will unfortunately have to be repeated. We require you to let us know when you receive collection notices so we can contact the "new" collection agency. Any calls received from Creditors please provide the following information: 1-The name of the person calling 2-Phone number. 3-Name of the original creditor. You may email the information to info@creditalliancegroup.net, fax to 214-760-1554, or mail to Credit Alliance Group™ at 1717 Main Street, Suite 5800, Dallas, Texas 75201.

How do I file a complaint against a creditor that continues to harass?

This is against the law and you can formally complain to the FTC should this continue. To file a complaint, visit the [Federal Trade Commission consumer complaint page](#)»

What happens to my creditors while I am on the program?

When you enroll into our [Basic](#), [Pro](#), or [Premium](#) Edition programs we will contact your creditors each month and update them on your progress. We also give each creditor an updated projected payment date that they can expect to receive their lump sum settlement. Once enough money is accumulated, Credit Alliance Group™ will negotiate with the creditor's one at a time and send the client a confirmation letter from the creditor stating they accept the proposed settlement as "paid or having been settled in full, with zero balances.

How long will it take to settle my debts?

The time required to settle your debt depends upon your situation. However you are saving all of your funds from your first payment towards a settlement on your lowest balance account first. So it will depend on the balances of your accounts and creditor profile enrolled. One of our Credit Specialists can provide you an estimate during your free consultation. Most clients are able to settle all their debts within 6 to 36 months.

What are the fees for your service, and when are they due?

We offer a FREE consultation. If you participate in one of our Financial Hardship Programs, fees will be assessed according to the amount of your debt. Our Basic Edition Program cost 10% of the total amount of debt that you enroll. We don't collect any fees until we have settled an account. Once each account is settled we will extend your fees on that account out for the next 6 months. That way you can continue to build your escrow account for your next settlement. A \$39.95 monthly maintenance cost will be assessed as soon as your first settlement is made as well. This amount will be added to your monthly payment once the first settlement has been established and performed. We work with you to provide a manageable payment schedule. During your free consultation, a Credit Specialist will provide you detailed information on both services and fees. Most clients are able to reduce their debt 20-80%!

Can I use a Financial Hardship Program for ALL of my debts?

You may use a Financial Hardship Program for the settlement of UNSECURED DEBT. Unsecured debt could be debt arising from credit cards, personal loans and signature loans. Medical bills that are in collection status may also be reduced. Financial Hardship Programs cannot be used with secured debt, such as home, auto loans and student loans.

Can my creditors still contact me if I am in a Financial Hardship Program?

Immediately upon enrollment, Credit Alliance Group™ contacts your creditors (in addition to any involved collection agencies and attorneys) and advises them to direct all collection efforts to our office, and to cease all communication with you. If you receive further calls, you should refer them to our Client Relation Department at 214-329-0314. The Client Relations Department will handle the situation and advise the creditor once again to cease communication with you.





Why shouldn't I just file bankruptcy?

Many people faced with financial hardship rush to bankruptcy as a method of resolving their debt concerns, although their problems might have other solutions. We believe bankruptcy should ONLY be used as a LAST RESORT; pursued ONLY after all other debt relief remedies have been explored. A bankruptcy filing is a very detrimental entry on your credit history, and can remain on your credit reports from 7 to 10 years after the bankruptcy filing has been discharged as well as it follows you for the rest of your life. For job applications, buying a home, or for any federal paperwork they always ask if you have ever filed bankruptcy. Then you have to reply with a yes if you did or you would then be committing a crime.

How would a Financial Hardship Program affect my credit?

Part of our negotiation process is to request that creditors reflect your accounts as having been paid or having been settled, with zero balances. One assessment factor that creditors use in evaluating an individual's or entities credit-worthiness is their debt-to-income ratio: the amount of debt compared to income. As a Financial Hardship Program reduces your debt, your debt-to-income ratio will improve. Additionally, attempting to resolve a debt through settlement is looked upon more favorably than filing bankruptcy. Our programs do and will affect your credit but we put you in a position where you can and will be able to rebuild once completed with the program. Doing anything other than paying your bills on time every month could adversely affect your credit rating or cause legal action to include being sued, liens, judgments, etc.

Credit Alliance Group has a Pro & Premium Edition that can proactively help your credit score while you are enrolled.

Pro Edition

The Pro Edition includes our Basic Edition plus our Professional Validation Services. Did you know that up to 25% of credit reports have serious errors? It's important to make sure all entries are accurate. CAG will take the time to analyze your credit reports from all three major bureaus. Once we have identified inaccurate entries we will have the correct information provided to you so you can have it corrected or removed so your report is not distorted by errors or fraud that can make you seem less credit worthy than you actually are.

Premium Edition

Our Premium Edition is built to help clients with hectic schedules and that simply don't have the time to tend to their bills like they should. In essence, it is a bill pay service that puts all your expenses under one roof, one payment. It's simply a convenience thing for our existing clients as well as future clients.

How does a Financial Hardship Program compare to Debt Consolidation and Consumer Credit Counseling?

Under a Financial Hardship Program, we negotiate with your creditors to settle your debt for amounts significantly less than you owe; typically we can settle your debts for 20-80% of your outstanding balances, saving you money on debt principal AND interest, and providing you the opportunity to pay-off your debt faster. Individual settlement results vary and can be outside the 20-80% depending on your particular situation.

Debt Consolidation involves pursuing a NEW loan in an amount sufficient to pay-off all your existing debts. One of the challenges with Debt Consolidation is that it involves QUALIFYING for a NEW loan; generally it is difficult for individuals already in debt, or for those who have poor credit, to qualify for new loans. Additionally, under Debt Consolidation you are still responsible for the entire amounts of all your existing debts.

Consumer Credit Counseling Agencies claim to be non-profit agencies that, for an 8-15% fee paid by the lender, can sometimes lengthen the term of your debt and so reduce some of your interest; however, your outstanding debt principal is not reduced. Additionally, this approach is typically a longer-term approach to debt resolution, taking 5-12 years compared to a Financial Hardship Program, which can be completed in 3-5 years.





CREDIT BUREAU CONTACT INFORMATION

How to contact your Credit Reporting Agency

To dispute information in your credit report or for problems with the Credit Reporting Agencies, you must contact Equifax, Experian, or TransUnion directly.

EQUIFAX: 1-888-766-0008

Equifax Credit Information Services, Inc
P.O. Box 740241
Atlanta, GA 30374
Website: equifax.com
Dispute Online: [Visit equifax.com »](http://equifax.com)
Dispute by Phone: 1-888-766-0008
Fraud Victim Alerts: 1-800-525-6285
Order your credit report by phone: 1-800-685-1111

EXPERIAN: 1-888-397-3742

Costa Mesa, CA:
475 Anton Blvd.
Costa Mesa, CA 92626
T: 1-714-830-7000
F: 1-714-830-2449

Schaumburg, IL:

955 American Lane
Schaumburg, IL 60173
T: 1-847-517-5600

Allen, TX:

701 Experian Parkway
Allen, TX 75013
T: 1-888-397-3742
Website: experian.com
Dispute Online: [Visit experian.com »](http://experian.com)
Dispute by Phone: 1-888-766-0008
Fraud Victim Alerts: 1-800-397-3742
Order your credit report by phone: 1-888-397-3742

TRANSUNION: 1-800-916-8800

TransUnion - Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000
T: 1-800-916-8800
Website: transunion.com
Dispute Online: [Visit transunion.com »](http://transunion.com)
Dispute by Phone: 1-800-916-8800
Fraud Victim Alerts: 1-800-680-7289
Order your credit report by phone: 1-800-888-4213





The following explanations of Engagement Notifications were sent to your creditor(s):

The "Professional Validation Services," "Client Engagement Notification," and "Creditor Engagement Notification" are for your records. Most creditors request 7 to 10 business days from receipt to update their records.

Creditor Validation Notification

By law, your creditors during this validation period cannot take actions which could be considered detrimental to your credit reports. This includes any listing of information to a credit reporting repository that could be inaccurate or invalidated or verifying an account when in fact there is no provided proof that it is. CAG will take the time to analyze your credit reports from all three major bureaus. Once we have identified inaccurate entries we will assist you in getting it corrected or removed so your report is not distorted by errors or fraud that can make you seem less credit worthy than you actually are.

Client Engagement Notification

This form is a request to cease verbal communication from your creditor. This will stop creditor calls to your home or work place. If any creditor continues to call, please fax a copy of the "Request to Cease Verbal Communication" to creditor or you may call us with the name and number of creditor calling to help assistance. You also [file a complaint online with the FTC](#) against any creditor that continues to harass with phone calls. As a client of Credit Alliance Group™, you will be enrolled in our Collection Call Protection Program.

Creditor Engagement Notification

This notifies your creditors that Credit Alliance Group™ has been appointed as the negotiating Financial Hardship Program agent of record for your account(s).





Thank you for Choosing CreditAllianceGroup™!

We would like to take this opportunity to personally thank you for your decision in choosing to utilize the Financial Services that CreditAllianceGroup™ provides.

We strive to improve our services to help correspond to the needs and wants of our future as well as current clients. We would greatly appreciate any input that you could provide us to help improve our services. Was you're representative informative? Were all of your questions answered? Were your treated courteously? We're genuinely interested in hearing any feedback from you. We use this information in various aspects of our business operations to continuously improve our services and address areas of concern.

Thanks in advance for any information you can provide. If you have any additional questions or concerns, please contact our Client Services Group at 866-543-9073.

Our commitment -- to provide you with exceptional customer service designed to effectively achieve your goal of becoming debt free.

Sincerely,

Shane Garner
CEO

Toll Free Direct: (866) 396-7583

Direct Line: (214) 329-9182

Fax Number: (214) 594-7824

SGarner@CreditAllianceServices.com

Thank You and Congratulations once again!

Thank you for choosing to do business with us! Visit our web site for [FAQ \(Frequently Asked Questions\)](#). We strive to provide you with exceptional customer service designed to effectively achieve your goal of becoming debt free. Please let us know if we do not meet your expectations in anyway.

