



DCSD

Debt Counsel for Seniors & the Disabled

January is Just Around the Corner!

It's a new month and a new year. Remember that the change in our banking policy is also just around the corner, and the deadline for submitting your ABC Bank Application to us to avoid the surcharge is **DECEMBER 20**.

Many of you have asked us how we are going to bill those clients who will continue banking at their local bank. We have two types of payment methods, **ACH and Non-ACH**. **ACH** is the method whereby your monthly legal fee is automatically deducted from your bank account. **Non-ACH** clients send in a monthly payment by check or money order. Depending on how you make your monthly legal payments will determine how you will be billed for the yearly bank surcharge.

ACH: We will be deducting an extra \$25 in January. The withdrawal will take place on January 15 to allow you time to have the extra \$25 in your account. If you have any questions regarding this, please feel free to call the office before January 5.

NON-ACH: Your January statement will reflect an additional \$25. You will have to remember to include the extra \$25 in your January payment.

New Year Resolutions:

1. **I will send in all correspondence I receive from my creditors within one week of receipt.** It seems that many of you are saving correspondence from your

creditors and sending them in all at once. As a result, we receive three months of correspondence in one envelope. Each time a creditor sends you correspondence we send them a Cease and Desist order and notify them that you are represented by an attorney. If a creditor ignores these documents and continues to contact you, that is a violation of your rights under the Fair Debt Collection Practices Act. And, according to this law, you are entitled to monetary damages up to \$1,000. Don't lose out in 2011. (this does not apply to original creditors such as Bank of America, Chase, Discover, etc.) **I will mail these documents to 542 S. Dearborn St., Suite 1260, Chicago, IL 60605 or FAX them to 312-356-3199.**

2. **I will keep a daily log of all calls from my creditors.** According to the law, this is considered contact and if we have previously advised this creditor not to contact you and to contact your attorney instead, this is also considered a violation of the law to which you are entitled to monetary damages up to \$1,000. Just write down the name, number, date and time and who is calling (if you know) and send that in at the end of each month.

3. **I will not co-mingle or convert the funds in my non-ABC Bank account.** If I don't understand what co-mingling or conversion is, I will call the DCSD Legal Department.

December 2010

4. **I will not send in information about an account without checking my records to make sure it is an account I gave DCSD to handle.** If I am not sure, I will call the DCSD Legal Department.
5. **I will give my DCSD client number whenever I call DCSD.**
6. **I will call DCSD whenever I change my phone number, address or e-mail address.**
7. **I will give DCSD my e-mail address.**
8. **I will not be intimidated by my creditors when they call me. I will give them DCSD's number (800-992-3275) and I will not let them frighten me or talk me into making a payment.**

9. **I promise not to panic when I receive any court documents because I know DCSD is there to help me.**

10. I WILL HAVE A WORRY-FREE YEAR BECAUSE I HAVE DCSD.

In case you didn't know... For those of you who send in notes with your monthly payments, those letters go to the billing department. If there is something you want to tell the legal department, please do not write it on your money order or check because often the checks or money orders are deposited and the legal department never sees the note. Please put all notes on a separate piece of paper so it can be sent directly to the legal department.



Refer DCSD to a Friend!

Do you know someone who is suffering in silence like you once were? Help a friend, neighbor, relative or other loved one achieve peace of mind and restore dignity in his or her life. Help US by distributing DCSD cards around your community and make others aware of the service that has been helping you restore dignity to YOUR life! We'd love to talk to anyone whom you think would benefit from our service. Please give your friends and loved ones DCSD cards.

Please call (800) 992-3275 for DCSD cards.

DCSD Telephone Directory - Toll Free (800) 992-3275

Applications/ABC Bank Info: ext. 1402 / Elizabeth
 Additions to Existing Account: ext. 1501 / Gaby
 Billing: ext. 1501 / Gaby
 Creditors: ext. 1403 / Mindy
 Legal Matters: ext. 1400 / Veronica or Leslie
 Refer Family or Friends: ext. 1700 / Sylvia or Bonnie

Please be ready to provide your account number.

Update Your Contact Info!

Have you moved recently, changed your telephone number or got a new e-mail address? Please help us by providing any information that we may not have on file using the form below. **(If you are unsure if we have your current information, please call us before you send this form in.)** Thank you!

Name: _____ Client ID: _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Cell Phone: _____

E-Mail: _____