

# Concerned About Debt? *Call the Experts.*



**McCoy Federal**

*Your Full-Service Community Credit Union*

Your credit union is pleased to offer you free access to financial experts and tools through Accel, a program provided by GreenPath Debt Solutions.

You may even be eligible for a free debt management program to help:

- Eliminate collection calls
- Reduce interest
- Eliminate fees

***Call today for a free consultation!***

**1-877-332-2235**

Or visit [www.AccelServices.org](http://www.AccelServices.org).

 **Accel**<sup>®</sup>  
*Members Financial Counseling*

*GreenPath, Inc. is a nonprofit company that has helped hundreds of thousands of people pay off their debt since 1961.*

## **Free Financial Counseling**

Contact a certified, degreed Accel expert for immediate help with any financial question or concern. No appointment is necessary. If you are concerned about your debt, Accel will work with you to develop a budget and action plan based on your personal financial situation and goals.

## **Debt Management Plan**

If this is a viable option for you, Accel can set up a payment plan with your creditors to potentially eliminate collection calls, reduce interest and eliminate fees. You make one affordable deposit to Accel with each paycheck, and Accel pays your creditors prior to the due dates. Your credit union underwrites the entire cost for this program.

## **Credit Report Review**

Accel can help you evaluate your credit report, learn to dispute inaccurate information, and understand credit scoring.

## **Help With Housing Issues**

Accel can help you explore options for avoiding foreclosure, including contacting your mortgage servicer if necessary. We also offer pre-purchase education and reverse mortgage counseling.

## **Online Education**

BudgetSmart is easy-to-use budgeting software that you can download for free from your credit union's website. CheckRight, available at [www.checkright.org](http://www.checkright.org), is online education that helps users more effectively manage their checking accounts. Visit [www.accelservices.org](http://www.accelservices.org) to check out our extensive library of videos, articles, calculators and other tools.



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