



CONSUMER COUNSELING SERVICES OF ROCHESTER

RethinkingDebt.org



Corporate Headquarters
1050 University Ave, Suite A
Rochester, NY 14607

*This figure is backed into...

- Approximate New Balance
- Creditor Interest Charges (*estimated interest charged for the statement month)
- ACH Fee Charged (if applicable)
- + Payments this Month (amount that went to creditors)
- Previous Approx. Balance

CARRIE CLIENT
123 MAIN STREET
ROCHESTER, NY 14607



CCCS Debt Management Plan Account

CARRIE CLIENT
Client ID: 8801234

Next payment due date

Total payments made last month

Approximate balance after any payments were made last month

Beginning balance on Debt Management Plan (DMP)

Print Date: 10/22/2021

CCCS Client Support: 1-888-724-2227
Email: clientsupport@rethinkingdebt.org

| Summary of Account Activity | |
|--------------------------------------|-------------------|
| Previous Approx. Balance | \$10,221.43 |
| - Payments | \$428.00 |
| + ACH Fee Charged* | \$0.00 |
| + Approx. Creditor Interest Charged* | \$75.00 |
| Approximate New Balance | \$9,718.43 |
| Original Balance | \$23,617.00 |
| DMP Commencement Date | 06/07/2020 |

Late Payment Warning: If we do not receive your Total DMP Payment by the Payment Due Date listed above, your creditors may remove you from the Debt Management Plan which may result in higher interest rates and additional fees being added.

Minimum Payment Notification: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. See chart located to the right for example:

*ACH Fee Charged: Charged only applies when autopay date or amount was requested to be changed by client to be temporarily suspended.

*Approximate Creditor Interest Charged: This figure is an estimation. The true correct interest rate charged is shown on the statements that you receive directly from your creditors.

| DMP Payment Information | | |
|--|--|--|
| Approx. New Balance | | \$9,718.43 |
| Total DMP Payment | | \$428.00 |
| Payment Due Date | | 11/07/2021 |
| No additional charges, your monthly payment would be... (A) | Repay "Original Balance" in about ... (B) | Total Payments if NOT Enrolled on the DMP (C) (Box A x Box B = Box C) |
| Pre-DMP Payment 979.00 | 30 months | 29,370.00 |
| No additional charges, your monthly payment would be... (A) | Repay "Approximate New Balance" in about ... (B) | Total of Payments (C) (Box A x Box B = Box C) |
| DMP Payment 428.00 | 14 months | 5,992.00 |
| Your Average Interest Rate Before Enrolling: | 22.99% | |
| Average Interest Rate on the Program: | 6.50% | |
| Which means a projected Estimated Savings of: 22,846.00 | | |
| CONGRATULATIONS!! | | |
| You have made 17 payments towards your goal of becoming debt free! | | |

ACCREDITED



COUNCIL ON ACCREDITATION OF SERVICES FOR FAMILIES AND CHILDREN, INC.



CCCS of Rochester

u/a/n Rethinkingdebt.org

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NATIONAL FOUNDATION FOR CREDIT COUNSELING
Knowing the difference can make all the difference.

Debt Management Plan Monthly Summary

The following information reflects the status of your DMP account with your last payment being received on **10/12/2021**.

Date last payment
CCCS received

Monthly Transaction Summary

| <u>Creditor</u> | <u>Account Number</u> | <u>Original Debt</u> | <u>Original APR</u> | <u>New Est. Balance</u> | <u>DMP APR</u> | <u>Last Payment Date</u> | <u>Last Paid Amount</u> | <u>Paid Last Month</u> | <u>Date Proposal Accepted</u> |
|-----------------------------|-----------------------|----------------------|---------------------|-------------------------|----------------|--------------------------|-------------------------|------------------------|-------------------------------|
| WELLS FARGO - NO FS | *****3456 | \$3,050.00 | 22.99% | \$340.16 | 10.00% | 10/13/21 | \$20.00 | \$20.00 | 06/27/20 |
| SYNCHRONY BANK | *****4567 | \$6,543.00 | 22.99% | \$3,180.30 | 12.50% | 10/13/21 | \$103.00 | \$103.00 | |
| CCCS CLIENT FEE - NY | **** | \$40.00 | 0.00% | \$0.00 | 0.00% | 10/13/21 | \$40.00 | \$40.00 | |
| SETUP FEE | ***** fee | \$25.00 | 0.00% | \$0.00 | 0.00% | 06/11/20 | \$25.00 | \$0.00 | |
| CITIBANK MC 2 | *****2222 | \$2,500.00 | 22.99% | \$211.77 | 9.90% | 10/13/21 | \$29.00 | \$29.00 | 06/05/20 |
| SYNCHRONY BANK | *****7777 | \$1,900.00 | 22.99% | \$926.14 | 2.00% | 10/13/21 | \$40.00 | \$40.00 | 06/04/20 |
| JP MORGAN CHASE LT25 (0199) | *****9876 | \$925.00 | 22.99% | \$467.01 | 2.00% | 10/13/21 | \$21.00 | \$21.00 | 06/11/20 |
| COMENITY | *****6543 | \$4,456.00 | 22.99% | \$2,170.12 | 10.00% | 10/13/21 | \$80.00 | \$80.00 | 06/04/20 |
| JP MORGAN CHASE LT25 (0199) | *****2468 | \$920.00 | 22.99% | \$217.28 | 2.00% | 10/13/21 | \$19.00 | \$19.00 | 06/11/20 |
| COMENITY | *****0123 | \$3,258.00 | 22.99% | \$2,205.65 | 10.00% | 10/13/21 | \$76.00 | \$76.00 | 06/04/20 |
| WELLS FARGO | *****2345 | \$0.00 | 22.99% | \$0.00 | 1.00% | 06/11/20 | \$12.00 | \$0.00 | |
| | | \$23,617.00 | | \$9,718.43 | | | | \$428.00 | |

IMPORTANT DMP INFORMATION!

Please monitor statements from your creditor(s) to verify that payments have been credited correctly. Balances shown above are estimates. The true, correct balance is shown on the statements that you receive directly from your creditors. Send CCCS updated statements on your "DMP Client Since" yearly anniversary date which is each year after your "DMP Commencement Date" listed above.

ALERT! If you do not see a date listed in the "Date Proposal Accepted" column next to one of your creditors, you will need to please call CCCS Client Support at 1-888-724-2227 so that this can be reviewed.

Dates in which the creditors accepted the DMP which may result in lower interest rate, lower payments, and waiving of late/over limit fees while on the program

*Note: If there is a collection account on the DMP, they won't accept the proposal, but will accept payments CCCS sends to them