

# Credit \$en\$e

Issue #11:

JULY 2010

*Dear Barbara,*

*Here is your monthly "Credit \$en\$e" Newsletter... keeping you informed and involved in our community's financial literacy.*



CONSUMER CREDIT  
COUNSELING SERVICE

OF  
CENTRAL NEW YORK,  
THE CAPITAL REGION & HUDSON VALLEY,  
THE CENTRAL SOUTHERN TIER,  
THE MOHAWK VALLEY,  
THE NORTH COUNTRY

CCCS® of

Central New York

Our Mission:

To provide the community  
with a non-profit, licensed

## Federal Reserve Adds More to Credit Card Protections

Why did my credit card company raise my interest rate? What is an "inactivity fee" and why am I being charged for this? Why are these credit card fees higher than my minimum payment?

Many credit card owners ask these same questions, but get answers that frustrate and anger them. Beginning on **August 22, 2010** additional rules that will...

[more -](#)

and accredited agency dedicated to educate and empower consumers to obtain and maintain financial stability through personalized, superior service.

**Our Services:**

- Credit/Budget Counseling
- Debt Management Program
- Bankruptcy Counseling
- Certified Housing Counseling
- Financial Education
- Credit Report Review

 Forward to a Friend

Find us on Facebook 

## New Look for Website!!

The CCCS® of Central New York website has been revised, revamped and redone! A new user friendly layout, updated graphics, and even more helpful resources than before!



Take a look at our **NEW [Website!](#)**

Consumer Credit Counseling Service® of Central New York (CCCS) help nearly 50,000 each year. Since 1972, CCCS has been your local, non-profit financial expert in budgeting, credit and debt management issues.

[See How we can Help you and your employees!](#)

[www.CreditHelpNY.org](http://www.CreditHelpNY.org)

1-800-479-6026