

MANAGING YOUR MONEY

Struggling To Make Your Credit Card Payments? Here Are Some Tips To Help Get Back On Track

(NAPSA)—For many Americans, the current economic downturn has led to difficulty in making their credit card payments. Some are confused about where to turn for help and are unaware of resources available to assist them in managing their credit.

Joe Ganley, spokesperson for *Help With My Credit*, a new resource provided by leading credit card issuers and payments networks, offers some tips about what to do and where to turn for assistance.

What should I do if I am struggling with my credit card payments?

Oftentimes, individuals struggling with credit card payments make the mistake of not taking any action when they begin to fall behind on their payments.

If you think you may soon miss a payment, it's better to talk with the company that issued your credit card now, rather than waiting until you fall behind. If you are already behind in making your payments, it's still a good idea to call your credit card company if you haven't already. Credit card companies are just as interested in ensuring that you stay in a position of being able to make your payments as you are.

To locate the telephone number

of the company that issued your credit card, look on your monthly statement, or you can usually find its contact information by looking on the back of your card.

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If I'm unsure about speaking directly with my credit card issuer, are there other available resources?

You can also call (866) 941-1030, a toll-free number offered by *Help With My Credit*, and speak with a live operator who can provide information about sources of payment assistance, such as specialized customer service representatives within some of the leading credit card issuers. The operator can also help determine whether you should consider speaking with an accredited credit counseling agency. You can also visit www.HelpWithMyCredit.org, which offers tools and information to help consumers better understand how to manage their credit cards, effectively communicate with their credit card issuer, and identify

and contact an accredited credit counseling agency.

What if I am struggling to make payments on more than one card or am struggling with other payments such as my mortgage or a car loan?

If you are having issues with multiple cards or multiple loans, you may want to consider speaking with an accredited credit counseling agency, which may be able to help you develop a plan to deal with your current difficulties.

How do I locate an accredited credit counseling agency?

You can find an accredited credit counseling agency by visiting www.HelpWithMyCredit.org, which includes information about credit counseling and links to additional resources.

Who started Help With My Credit?

Help With My Credit is a new resource provided by leading credit card issuers and payments networks that is designed to make it easier for consumers to access tools and information that can help them get back on track. Participating companies currently include credit card issuers Bank of America, Capital One, Citi and Discover Card, in cooperation with payments networks MasterCard and Visa.