

Leading Credit Card Issuers and Payments Networks Introduce “Help With My Credit”

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CAMBRIDGE, Mass. - (Business Wire) A group of leading credit card issuers and payments networks will tomorrow introduce *Help With My Credit*, a resource to assist and educate consumers struggling to make their credit card payments.

Help With My Credit invites consumers, beginning tomorrow, to call a toll-free telephone number (1-866-941-1030) where operators provide them with information about speaking with customer service representatives within participating credit card issuers, accredited credit counseling agencies, depending on the individual's situation and needs.

Consumers can also visit a new Web site, [HelpWithMyCredit.org](#), which provides consumers information on how to manage credit and better communicate with their credit card companies, and how to identify and speak with an accredited credit counselor.

In recognition that consumers may be unaware of resources available to assist them in managing their credit, card issuers E-Trade, Capital One, Citi and Discover Card; and payments networks MasterCard and Visa have come together to create *Help With My Credit*.

“Each card issuer has long-established individual programs to help people manage their credit, but given the difficult economic environment, we have come together to get the word out that there are resources available for consumers struggling with their credit card payments,” said Joe Ganley, spokesperson for *Help With My Credit*.

“We understand that people may fall behind in their credit card payments for a variety of reasons. If customers have missed a payment, or if they're worried about a change in their financial situation, we want them to know there are actions they can take to get on track.”

Help With My Credit will be supported by a national advertising campaign that will run on television, in national newspapers, online and national magazines to make consumers aware of these resources and to encourage them to take advantage of the assistance available to them through issuers and counseling agencies.

The operators at the toll-free number will not provide credit counseling or collect any personally identifiable financial information from callers, but rather will inform consumers about resources available from the participating issuing banks, accredited credit counselors and [HelpWithMyCredit.org](#). For callers who do not have access to the Internet, a consumer brochure with useful tips and information will be provided on request.

Consumers experiencing problems with making payments related to a credit card account from one of the participating credit card issuers will be offered the opportunity to be transferred directly to that issuer. If these callers prefer not to work with their issuer directly, *Help With My Credit* operators will be able to connect them to an accredited credit counseling agency.

Callers to the toll-free number who have problems with multiple credit cards will be encouraged to speak with their credit card issuer or, alternatively, to speak with an accredited credit counselor. If consumers have problems with multiple types of debt beyond credit cards, they will be encouraged to speak with a credit counseling agency. If the consumer is interested in credit counseling, the *Help With My Credit* operator will either transfer them to one of three national credit counseling agencies or encourage them to visit [HelpWithMyCredit.org](#) for information about credit counseling and contact information for accredited counseling agencies in their area.

Three national credit counseling agencies -- Take Charge America, Money Management International, and Novadebt -- have agreed to participate in the *Help With My Credit*. These counseling agencies were chosen because they are non-profit organizations; accredited by the National Foundation for Credit Counseling and/or the Association of Independent Consumer Credit Counseling Agencies, licensed and operating in all 50 states; and able to handle a large volume of calls and provide the necessary services to consumers.

Help With My Credit
Joe Ganley, 617-520-7294



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