

My BBB Accreditation Works for ME!



Consumer Credit Counseling Service of Central Kentucky

2265 Harrodsburg Road Suite 303

Lexington, KY 40504

Phone: (859) 259-9999

FAX: (859) 225-0240

www.cccservices.com

BBB Accredited since September 1992

Consumer Credit Counseling Service of Central Kentucky Chief Operating Officer Johnny Cantrell says that CCCS is a "household name" for consumer counseling. "It's true more than ever now, with Congress passing new credit card legislation and people needing information on how all

this affects them," Cantrell says. "That's why we are so committed to Better Business Bureau Accreditation. When people come to CCCS for help, it helps them to know that our organization has committed to ethical business practices. They feel more confident about sharing important personal information with us that is crucial to helping them manage their debt problems."

Cantrell also values BBB Accreditation because of the information he gets from the BBB through the BBB news alerts and newsletters. "The BBB offers scam warnings that hit the very people we help. The BBB helps us keep up with the latest frauds."

Cantrell says CCCS of Central Kentucky opened in Kentucky in 1989 and is an operating hub for 64 offices in ten states. His agency offers credit and debt management counseling, bankruptcy counseling, and even has information on reverse mortgages. Cantrell also serves on the Kentucky Consumer Advisory Council in Frankfort.

"Lack of ethics has been a big problem in the credit and debt counseling industry," Cantrell says. "The IRS has cracked down on out-of-state fraudulent operations that say they will help consumers wipe out their debt, but just take their money and do nothing. CCCS is local and charges little or no money as a fee to assist consumers. We advise people to check with the BBB on any company promising credit repair, and beware of those that call you on the phone out of the blue."

He recommends using companies that are BBB Accredited and a member of the National Foundation of Credit Counselors. He says many states, including Kentucky, now have licensing requirements for credit/debt counseling and negotiation companies, so consumers should verify that the company is complying with the law.

"A credit counseling organization is always under a microscope and a telescope," Cantrell says. "That's why we back up our ethical operation with BBB Accreditation. We are in an industry that calls for a different level of trust because of the sensitive nature of what we do. We have been able to assist many people because of the BBB's referrals. BBB Accreditation is one of the best investments we have ever made."