

**Consumer Credit Counseling Service
of Buffalo, Inc. is**

- ◆ A member of the National Foundation for Credit Counseling (NFCC)
- ◆ An affiliate of the United Way of Buffalo & Erie County
- ◆ A licensed Budget Planner by the State of New York Banking Department
- ◆ Services the eight counties of Western New York

You can pull a free copy of
your own credit report by
visiting:

www.annualcreditreport.com

Or by calling (877) 322-8228

Consumer Credit Counseling Service
of Buffalo, Inc. also provides:

- Financial Counseling
- Bankruptcy Counseling
- Creditor Repayment Plans
- One-On-One Budgeting Sessions
- Financial Education Workshops
- Educational Seminars throughout the
community

Schedule Your Appointment Today

CALL 712-2060

OR 800-926-9685

Consumer Credit Counseling Service
of Buffalo, Inc.

40 Gardenville Parkway
Suite 300

West Seneca, New York 14224

Phone: 716-712-2060

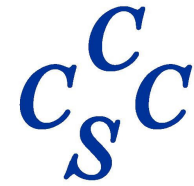
Outside WNY: 800-926-9685

Fax: 716-712-2079

Email: cccs@cccsbuffalo.org

Website: www.cccsbuffalo.org

Credit Report Review



**Consumer Credit Counseling
Service of Buffalo, Inc.**

Your Gateway to Financial Education & Positive Change

40 Gardenville Parkway
Suite 300

West Seneca, New York 14224

Phone: 716-712-2060

Website: www.cccsbuffalo.org

WHAT IS A CREDIT REPORT REVIEW?

Credit Report Review Sessions offer you the chance to discuss the importance of understanding and reviewing your credit report.

An NFCC certified counselor will explain what your credit score means to you, how you can dispute errors on your credit report if found and the provisions of the Fair Credit Reporting Act (FCRA).

HOW CAN THIS HELP ME?

A Credit Report Review can assist you in:

Understanding the importance of a good credit score and how it affects you

Understanding what situations could affect your credit score, positively and negatively

Knowing what sites to stay away from when accessing your credit report and credit score

For \$25.00 you can meet with our experienced staff who will review your Credit Report with you in a confidential, one-on-one situation.

HOW DO I SCHEDULE AN APPOINTMENT?

Counseling is available by appointment only. All appointments are scheduled through our main location in West Seneca by CALLING **716-712-2060**

*Services are offered without regard to ability to pay and services will not be withheld because of inability to pay. Fee waiver may be obtained in cases of specific hardship based upon income and must be verified by presentment of pay stubs and/or other proof of income.

You may also request one of the following locations listed below that fits your convenience.

Satellite Locations

Apollo Small Business Center
1346 Jefferson Avenue Buffalo, NY 14208

Lakeshore Savings Bank
128 East Fourth Street Dunkirk, NY
14048

Evans Bank
2800 Niagara Falls Blvd. Tonawanda, NY
14150

Evans Bank
8599 Erie Road Angola, NY 14006

Evans Bank
925 Elmwood Ave. Buffalo, NY 14222

M&T Bank
22 Mechanic Street Springville, NY
14141

Evans Insurance
135 Main Street Lockport, NY 14094

M&T Bank
750 Main Street Niagara Falls, NY 14141

Red Cross Building– Jamestown
325 East 4th Street Jamestown NY 14701

Red Cross Building– Olean
452 N. Barry St. Olean NY 14760