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A publication of Credit Professionals International

February 2011

THE CREDIT CONNECTION

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Membership Report

Message from the President

Billie Plasker, PCS

President - Credit Professionals International 2010-2011

The Holidays are over and we are now at the start of another busy CPI season. This is the time of year that we are planning our District Conferences and Spring Meetings and preparing to attend our International Conference. This is a busy time for Officers at all levels, as well as members, and we need to make sure that we utilize all of our members and keep everyone involved in the planning of each of our activities.



Credit Education Month is coming quickly in March and I hope that all of you are planning education programs for your Association. They do not need to be elaborate but should provide some level of activity on the importance of credit education. Examples of where to begin include contacting schools, malls, radio stations, senior citizen centers or church groups.

You can obtain material for use in the program on the CPI/ Credit Education Resources Foundation website

*To paraphrase a familiar saying,
"It takes every CPI member to
make the March 2011 celebration
of Credit Education Month
a success."*

The Credit Connection is a publication of Credit Professionals International, 10726 Manchester Road, Ste. 210, St. Louis MO 63122. Phone: 314/821-9393. Fax: 314/821-7171. Email: creditpro@creditprofessionals.org. Website: www.creditprofessionals.org

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(www.creditprofessionals.org/foundation.html); at the Association of Credit and Collection Professionals (ACA) website (www.acainternational.org); and at the Federal Trade Commission website (www.ftc.gov). Credit Education Month is a good way to get the CPI name out to the public and to provide the always timely—but now even more important—information on handling credit.

I am aware that there have been some problems accessing the member's area of our website. CPI Webmaster Cindy Westenhofer is aware of these issues and did send an e-blast with the new sign-on information. If you are still having problems signing onto the website, please contact Charlotte in our corporate office and she will be able to assist you. Of course, this only applies **IF** you have paid your dues for 2010-2011.

This is the time of year that the Local Associations and Districts should be thinking of their nominee for Credit Professional of the Year. We have so many hard working and deserving members, and this is our opportunity to honor these individuals. The Credit Professional of the Year form can be found on the CPI website.

We have also been working hard since October to get Charlotte's computer updated and that process is now almost complete. She is working with a company that we contracted to transfer the membership files from iMIS to Access. We will now be able to extract specific member data efficiently to serve you more effectively. Charlotte has worked very diligently to get this process completed, and we thank her for her dedication and putting in the extra time.

Gail Ottinger has also been updated to the latest version of Quick Books and we have placed a duplicate copy of this program on Charlotte's computer so that they can easily share the information. This will also provide backup for our financial information if, for some unforeseen reason, Gail was unavailable.

Now is also the time to start thinking of making plans to attend the International Conference, June 17-19, 2011, in Charlotte, NC. The registration form is on the website

for those with the password (www.creditprofessionals.org/2011conference.html) and early registration is \$300.00 through April 30. Cheryl Burleson-Davis and her committee have been working very hard to make sure that we will have a great conference. I hope many of you are planning to attend and enjoy the networking and education programs that will be available to us.

Please keep Nona Ellzey, who is recovering at home after surgery, and Esther Brinkley, recovering from knee replacement surgery, in your prayers. I know that they would love to hear from all of you!!

Please contact me at anytime that you have questions or concerns regarding Credit Professionals International. If you have an idea that has worked for your Local Association or District on retaining membership, speakers for meetings or educational programs etc., please share those with me or your International Mentor, so that we can share those in future publications or on the website.

I look forward to seeing some of you as I travel to your District Conferences in March and April. I look forward to seeing all of you at the International Conference in June.

I hope you have noticed that our newsletter has a bright and updated new look. Hope you all enjoy the new format and the new look of the newsletter. Thank you to Linda Bridgeford, Publications Chairman, and her committee members, as well as Charlotte, for all of their hard work on this and for the great improvement to the newsletter.

Reflections on the Past

Visions of the Future

The Value of Membership in CPI

Diane E. Radcliff, PCE
First Vice President



In the November 2010 issue of the *Credit Connection*, I talked about the **importance** of membership in CPI. Now let's look at the **value** of our CPI membership with respect to the concrete benefits we receive for our dues dollar.

These benefits help us to grow professionally in our careers and to develop skills we can use on the job and in our volunteer work in our communities. Equally important, these concrete benefits are a great selling point to use when recruiting new members.

Before we take a closer look at these benefits, keep in mind that they are all included in our low International dues of \$80.00 annually. In some cases, the dues can be even lower. For example, when an employer is paying CPI dues for several members, the dues are \$80.00 for each of the first two members but just \$65.00 for each member thereafter.

Also, the spring/summer months are a great membership recruitment time because new members joining in the upcoming months will get a price/benefits break. Those joining from April 2 through June 30 of any given year pay just \$40.00, which carries them, with full benefits, through September 30. Those joining from July 2 through September 30, pay the \$80.00 but this carries them, with full benefits, through September 30 of the following year.

Use Benefits as Recruitment Tools

Now, let's take a closer look at CPI member benefits, with an eye to using them as membership recruitment tools.

Certification—Without a doubt, the CPI certification program gives us an incentive to pursue continuing education and to develop new skills, such as public speaking and leadership. Becoming certified boosts our self-confidence and demonstrates to employers that we are career-oriented and capable of assuming higher-paying leadership roles.

It is possible for non-members to be certified but it's not probable. That's because CPI offers its members many opportunities to earn the points necessary to achieve certification.

These include continuing education courses from local through International levels; the chance to hold appointed and elective offices within CPI; and opportunities to write articles for CPI publications, teach continuing education courses, and present credit education programs in the community. In addition, older CPI members mentor younger ones and help guide them through the accreditation process.

Publications—CPI members receive three top-notch education publications. All offer articles written by CPI members, as well as experts in a variety of fields.

The annual *CPI Education Manual* is filled with in-depth articles on topics of professional and personal interest. It's mailed to all CPI members and is often used as a guide by local associations in planning their monthly education programs.

The Credit Professional magazine provides an additional 40 pages of hard-hitting articles on

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U.S. Government News

FTC Reins In Mortgage Relief Scams

The FTC has issued a new rule to protect consumers from for-profit mortgage relief firms that take their money without providing any service and who give advice that can result in homeowners needlessly losing their homes.

The protections are found in the FTC Mortgage Assistance Relief Services (MARS) rule, which became fully effective January 31, 2011.

Under the rule, mortgage relief companies cannot collect any fees from homeowners until they have: (1) provided them with a written offer from their lender or servicer that the homeowner decides is acceptable; (2) provided the consumer with a written document from the lender or servicer describing the key changes to the mortgage that would result if the consumer accepts the offer; and (3) reminded consumers of their right to reject the offer without any charge.

The MARS rule also requires certain disclosures firms must make in their advertising and in communications directed at individual consumers, such as telemarketing calls. They must, for example, disclose that they are not associated with the government and that the government has not approved their services.

If the firm tells consumers to stop paying their mortgage, they must also tell them that they could lose their home and damage their credit rating.

The MARS rule does not apply to nonprofit counseling agencies. Attorneys are exempted if they are engaged in the practice of law; are licensed in the state where the consumer or the dwelling is located; comply with state laws and regulations governing attorney conduct related to the rule; and place any advance fees they collect in a client trust account. They also must abide by state laws and regulations covering such accounts.



FDIC Offers Small Businesses a Credit Hotline

The FDIC has a new dedicated, toll-free hotline small businesses can use to obtain information about the availability of credit or to voice concerns on such matters. The hotline is operational Monday thru Friday, 8 am to 8 pm (EST). The toll free number is 1-885-FDIC-BIZ (1-885-334-2249). The FDIC has also created a dedicated Website for small businesses: www.fdic.gov/smallbusiness.

FDIC Addresses Risks of Overdraft Payment Programs

The FDIC has issued guidelines to assist banking institutions in identifying, managing and mitigating risks associated with overdraft payment programs, including risks that could result in serious financial harm to some consumers.

The FDIC is primarily concerned about automated overdraft payment programs, which are often partially or fully computerized and used to determine whether non-sufficient fund (NSF) transactions qualify for overdraft coverage based on pre-determined criteria. It urges financial institutions to educate consumers regarding overdrafts; avoid directing them to options with higher costs; and assist customers who excessively use an automated overdraft program to find a more appropriate and lower-cost alternative that better suits their needs.



NEW YORK

Lenders will be required to pay the lawyers' fees for homeowners in New York State who win foreclosure proceedings, as the result of legislation signed into law in late 2010.

Backers of the law say it will give homeowners a better chance in court because they will be able to get representation. They add that it balances the unfair practice of lenders writing provisions in mortgage contracts that allow them to collect lawyers' fees from homeowners when the lender successfully forecloses.

Homeowners generally are considered to have won foreclosure proceedings when they are able to get a judgment from the court allowing them to keep their homes.

websites >>>

Bookmark This!

Need large quantities of financial education materials for Credit Education Month? Select from a variety of Federal Trade Commission (FTC) materials available free at <http://bulkorder.ftc.gov/>. Allow six weeks for delivery.

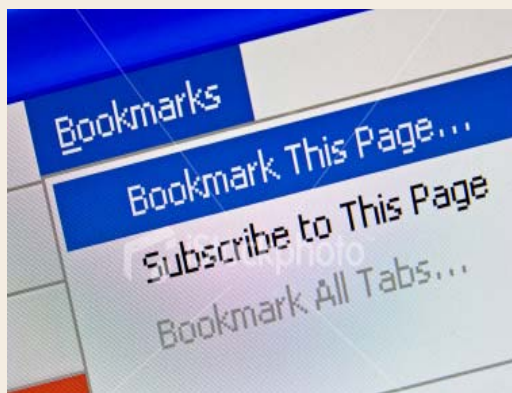
The U.S. Department of Housing and Urban Development (HUD) is a good resource for information on how to avoid foreclosure or how to find help if facing foreclosure. It also has material on buying and selling a home, fair lending and reverse mortgages. Go to www.hud.gov and click on "topics area."

The FDIC has updated its *Money Smart* curriculum for adults. The agency has also released a Spanish-language version of the *Money Smart Podcast Network*. Also available in English, the podcast is a self-teaching tool for consumers but can also be used by educators looking for ways to supplement classroom instruction. To learn more about *Money Smart* and get free copies of the curriculum, go to www.fdic.gov/moneysmart. To access the free podcast go to www.fdic.gov/consumers/consumer/moneysmart/audio/inde.html.

Another good resource for financial education material is www.mymoney.gov. Click on "My Resources" to bring up resource material directed to youth, parents/caregivers and retirees. There is also a special section for teachers. This is an FDIC website.

Go to www.foolproofteacher.com to see a free demonstration of "Burning Money," a new financial education program available in three versions for high school and college students and young adults in the workplace. The modular programs are inter-active web-driven financial literacy tools featuring music and videos. Students play a "reality game" with the goal of having money

left over after living on their own for a month. "Burning Money" is free for teachers. Credit unions and other not-for-profit educational institutions can also get it free thanks to a partnership of the Education Credit Union Council and Credit Union Strategic Partners with FoolProof.



Every CPI Member Can Be Involved in Credit Education Month

To paraphrase a familiar saying, “It takes every CPI member to make the March 2011 celebration of Credit Education Month a success.”

Here are great celebration ideas from which to choose. You can do some without even leaving your home. Implement others where you work or in your community. For more ideas, see the November 2010 *Credit Connection*.

Whatever you choose to do, don't forget to include a reminder that March is Credit Education Month, which is sponsored by Credit Professionals International and the Credit Education Resources Foundation.

- Mail a free copy of the “Take Charge of Your Life” audio CD to every school librarian in your community. The Foundation has a BOGOF offer running from now through March 31, 2011. At two CDs for just \$8.00, it's a great bargain. *Order from the Credit Education Resources Foundation, 10726 Manchester Rd., Ste. 210, St. Louis MO 63122. Payment, by check or via PayPal, must accompany order.*
- E-mail everyone you know this FDIC web page address: www.fdic.gov/consumertips. It offers tips and practical guidance on how to become a smarter, safer user of financial services—covering everything from being a financial caregiver to medical identity theft and financial scams. Encourage folks to sign up, via this web page, to get a new tip e-mailed to them weekly. If you don't have Internet access, ask a family member or friend who does to send this information to the people they know. You can also write a letter to the editor of your local newspaper



or post the information on bulletin boards at Senior Centers.

- Kick off early by participating in America Saves Week, Feb. 20-27, 2011. It's an FDIC event focused on developing good savings habits. This is a great project for CPI members working in banks and credit unions. The FDIC has free pamphlets and handouts, in quantities. Get all the information at www.americasavesweek.org.
- Build momentum mid-month by promoting National Consumer Protection Week (NCPW) (March 7-13, 2011). Month. Proclaimed by President Obama and co-sponsored by the FDIC, FTC, AARP and other organizations, NCPW is a good way to draw attention to Credit Education Month. For example, mention both in a letter to the editor, news release or newsletter article you send to your local newspaper. Get a sample news release and article at www.ncpw.gov.

Whether your Credit Education Month activities were big or small, let the CPI Corporate Office know what you did no later than April 8, 2010, for inclusion in an article for the May issue of *The Credit Connection*. Include photos, if you have them.

THE UN-COMFORT ZONE

With Robert Wilson



You'll Know

When You Have Arrived

During the 1996 Summer Olympics, I saw a young athlete with his brand new silver medal around his neck and a massive smile on his face. He was so thrilled with his achievement that he was mixing and mingling with everyone he met on the sidewalk. Perfect strangers were shaking his hand, slapping him on the back, and having their picture taken with him. I did not know who he was, but it was clear that he was relishing the highest point of his life to date.

On March 29, 1982, amid thunderous applause, Katherine Hepburn stepped onto the stage at the Academy Awards to receive the Best Actress Oscar for her performance in *On Golden Pond*. Was she as thrilled as the Olympic athlete that I saw? Probably not. It was her fourth. Been there, done that, the mantle is getting crowded.

In my column titled *Pack Mentality*, I wrote that human beings are highly motivated by status and its symbols. A reader contacted me and said she had grown beyond that. She told me how, after 20 years of financial success, she put the corporate world and materialism behind her. She now works at a fraction of her previous earnings for a non-profit organization dedicated to enhancing the lives of babies.

I agreed that she had put status and its symbols behind her, but only in one area of her life. I then asked her what level of comfort was she seeking to achieve in her new career?

Abraham Maslow, in his *Theory of Human Motivation*, identified five levels of need that people strive to satisfy (in order, they are: Survival, Safety, Social, Esteem, and Fulfillment). I have found that we work through those five levels separately in each area of our lives: work, relationships, parenting, hobbies, sports, volunteering, etc. With each new endeavor, we

attempt to pass all the mileposts until we reach our comfort zone.

There is a joke about parenthood that illustrates this: When the first baby drops her pacifier on the ground, the parents sterilize it before giving it back; with the second baby, the pacifier gets wiped off; and with number three, it just gets popped back into his mouth. I used to think the humor referred to how harried the parent was from handling the needs of three kids, but now I realize it refers to the parent's comfort level with raising children.

Status is an esteem need, and the symbols that accompany it are recognition for our achievements. However, as long as those status symbols remain important to us, then we haven't mastered that area of our lives. It is when we are in our comfort zone that the achievement is secure. At that point, the symbols are no longer important and we are ready to move on to the highest level: fulfillment. You will know you have reached the peak when you freely share your expertise with people who are levels below you.

Many years ago, I heard an interview with a professional football quarterback. The reporter asked him if he ever taught his secrets of success to younger up and coming players. He replied, "What, and lose my job to one of them? Hell no! Let them learn it on their own the way I did." Clearly, he was not yet in his comfort zone.

All of us have reached a comfort zone in one or more areas of our lives. I spent six years as a member of the public speaking organization,

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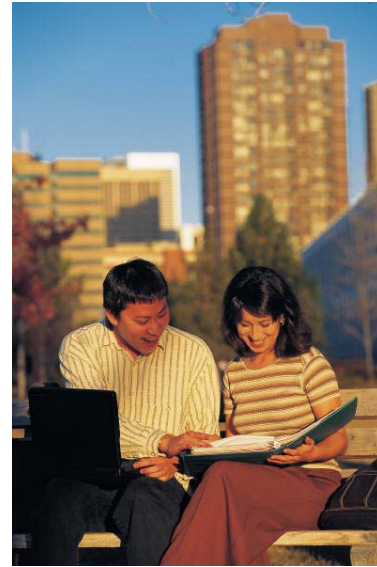
Toastmasters International. For the first four years, I was fully focused on learning and achieving. In that time, I completed two educational levels and won 13 speaking contests. During my last two years in Toastmasters, I became a professional speaker and was no longer interested in entering the contests. The shine of those “amateur” trophies had worn off a bit, and I found my joy was in sharing what I already knew with those who were just beginning.

You will know you have reached the highest level, when sharing your expertise is as satisfying as achievement.

About the author >>>

Robert Evans Wilson, Jr. is a motivational speaker and humorist. He works with companies that want to be more competitive and with people who want to think like innovators. For more information on Robert's programs please visit www.jumpstartyourmeeting.com.

CERTIFICATION YOUR PATHWAY TO SUCCESS



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Value of Membership—Continued from page 3

topics of professional and personal value. The most recent issue (April 2010) covered a detailed review of the new Credit CARD Act; tips on communicating with people who speak little or no English; advice on public speaking and office management; tax advice; and more. The magazine is mailed to all CPI members every April.

The Credit Connection newsletter, which you are reading now, provides an infusion of news and education four times a year—February, May, August, and November. It contains national and state legislative updates related to credit matters; news of CPI activities; and helpful short articles on a variety of topics. Most CPI members access the newsletter via the CPI website: www.creditprofessionals.org. Members without Internet access can request a free mailed subscription from the Corporate Office.

The Credit Education Resources

Foundation—This non-profit organization raises funds to provide continuing education for CPI members and to create consumer credit education materials, such as the *Take Charge of Your Life* program. The Foundation provides funding for the *CPI Education Manual* and *The Credit Professional* magazine. CPI local, state and district organizations can apply for Foundation grants for consumer credit education programs. In addition, the Foundation supports the work of the National Center for Missing and Exploited Children.

Use this information to recruit new members and help your District win the CPI Membership Challenge for 2010-2011.

Remember, if each one of us recruits just one new member during this CPI 2010-2011 year, CPI will double its membership.

The Download on Disposing of Your Old Computer

If you want to get rid of your old computer, options include recycling, reselling, and donating. But before you log off for the last time, there are important things to do to prepare it for disposal.

Computers often hold personal and financial information, including passwords, account numbers, license keys or registration numbers for software programs, addresses and phone numbers, medical and prescription information, tax returns, and other personal documents. Before getting rid of your old computer, it's a good idea to use software to "wipe" the hard drive clean. If you don't, consider your old hard drive a 21st century treasure chest for identity thieves and information pirates. The Federal Trade Commission (FTC), the nation's consumer protection agency, says you can deter identity theft and information piracy by taking a few preventive steps.

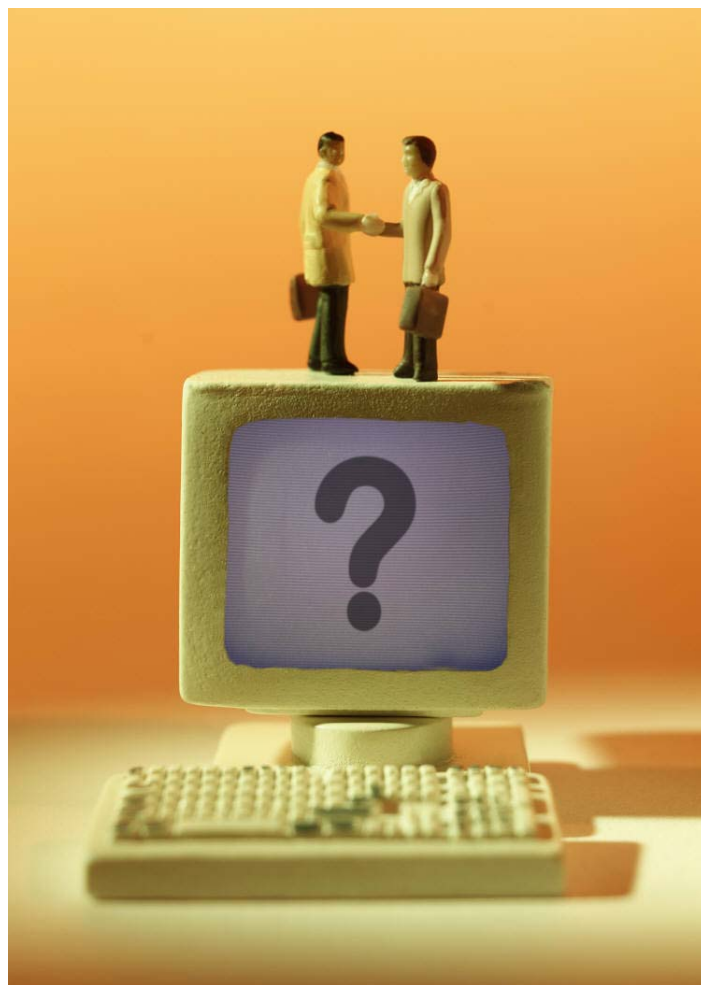
Understanding Hard Drives

A computer's hard drive stores data, and maintains an index of files. When you save a file, especially a large one, it is scattered around the hard drive in bits and pieces. Files also are automatically created by browsers and operating systems. When you open a file, the hard drive checks the index, then gathers the bits and pieces and reconstructs them.

When you delete a file, the links between the index and the file disappear, signaling to your system that the file isn't needed any longer and that hard drive space can be overwritten. But the bits and pieces of the deleted file stay on your computer until they're overwritten, and they can be retrieved with a data recovery program. To remove data from your hard drive permanently, it needs to be wiped clean.

Cleaning Hard Drives

Before you clean your hard drive, save the files that are important to you on an external storage device—for example, a USB drive, a CDROM, or



an external hard drive—or transfer them to a new computer. Check your owner's manual, the manufacturer's website, or its customer support line for information on how to save data and transfer it to a new computer.

Utility programs to wipe your hard drive are available both online and in stores where computers are sold. They're generally inexpensive. Some are available on the Internet for free.

Wipe utility programs vary in their capabilities: some erase the entire disk, while others allow you to select files or folders to erase. They also vary in their effectiveness: programs that overwrite or wipe the hard drive many times are very effective; those that overwrite or wipe the drive only once may not prevent information being wiped from being recovered later. If your old computer contains sensitive information that would be valuable to an identity thief, consider using a program that overwrites or wipes the hard drive many times. Or, remove the hard drive, and physically destroy it.

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Reap the Benefits of Special Events Year-Round

Special events offer great opportunities for CPI members to educate consumers and also give visibility to their local association. That visibility can translate into new members, who will want to be part of an organization that supports them in their careers and is actively involved in the community. Try these ideas in 2011 and be certain to publicize them in the news media and online.

February: Spunky Old Broads Month. Honor one of your members who shows spunk in her career and/or volunteer activities. Send local news media a news release detailing why you are honoring her. Include a photo and close with a paragraph about your local association and CPI.

March: Credit Education Month. See the articles in this issue and the November 2010 issue of *The Credit Connection*.

April: School Library Media Month. Give school librarians the “Take Charge of Your Life” CD. To take advantage of the Foundation’s BOGOF limited-time offer, order copies before March 31. You get two CDs for only \$8.00.

May: National Prepare to Buy a Home Month. Teach the financial side of home ownership to potential homebuyers in your community. Use the “Your

Own Home” module from the FDIC’s *Money Smart for Adults* program. It includes a fully scripted instructor’s guide, overhead slides in PowerPoint and PDF format; and a take-home guide for participants. To order the free program, go to www.fdic.gov and search for “Money Smart for Adults”. Possible meeting sites are a library, church, community center, and community college.

June: Rebuild Your Life Month. Use the “Financial Recovery” module from the FDIC’s *Money Smart for Adults* program to teach folks how to recover financially and rebuild their credit after experiencing a financial setback. (See *May entry for info on how to obtain this program.*)

July: National Make a Difference to Children Month. Promote Internet child safety programs from the National Center for Missing and Exploited Children. They are the NetSmartz® Workshop, an interactive online educational resource using age-appropriate activities (www.NetSmartz.org), and 4Net Safety™, designed for young teens (www.NSTeens.org). In your publicity, remember to include CPI/Credit Education Resources Foundation involvement with NCMEC.

August: Time to take a break!

September: College Savings Month. Use the “Pay Yourself First” and/or the “Paying for College and Cars” modules from the FDIC’s *Money Smart for Young Adults* program. The

latter covers various types of college loans and loan programs. (See *May entry for info on how to obtain this program.*)

October: Make a Difference Day (fourth Saturday of the month). Created by USA Weekend Magazine and co-sponsored by the Points of Light Foundation, this is a joint project of CPI and the Credit Education Resources Foundation Marketing Committees. Get involved.

November: National Family Caregivers Month. For background material review these articles from the CPI Education Manual. Back issues are available on the CPI website. “Finding Independent Senior Living” (2007-2008); “Estate Planning Tools” (2003-2004); “Long Term Care and Medicaid Planning for our Seniors” (2002-2003).

December: Identity Theft Prevention and Awareness Month. Find background material; handouts and stuffers; an education kit; and even a How to Plan & Host “Protect Your Identity Days” Kit (which includes CDs and DVDs) at www.ftc.gov. Visit the site’s bulk order section to order quantities of pamphlets. They are free.

January: Financial Wellness Month. Use the “To Your Credit” module from the FDIC’s *Money Smart for Adults* program to teach consumers how to obtain and analyze their credit report, identify ways to build and repair their credit history; and correct errors on their credit report.

In Memory Of...

Obituary

CPI member Brenda Peeler, CCCE, of Cherryville, NC, died January 7, 2011. Brenda joined CPI in 1986 and was an active member in CPI of Gastonia and District 3&4. She was the Collections Supervisor at the Carolina Federal Credit Union. Brenda suffered, for several years, with emphysema but never let that stop her. She was an inspiration to all who knew and loved her.

Living Memorials

In Memory of:

Fred Avitt

Father of Linda Bridgeford, CCCE/MPCE

Given by: Jean Jervis, CCCE/MPCE

INTERNATIONAL CONFERENCE

Credit Professionals International

June 16-19, 2011

Marriott Executive Park Hotel

Charlotte, North Carolina

EDUCATION—BUSINESS—SOCIAL NETWORKING

Early Bird Registration: \$300.00 until April 30, 2011. Afterward \$350.00
For registration information and the Conference Agenda, see the CPI website:
www.creditprofessionals.org or contact the CPI Corporate Office: 314-821-9393

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One more thing to keep in mind: If you use your home or personal computer for business purposes, check with your employer about how to manage information on your computer that's business-related. The law requires businesses to follow data security and disposal requirements for certain information that's related to customers.

Disposal Options

Once you have a "clean" computer, here's how to dispose of it:

Recycle it. Many computer manufacturers have programs to recycle computers and components. Check their websites or call their toll-free numbers for more information. The Environmental Protection Agency (EPA) has information on electronic product recycling programs at www.epa.gov/epaoswer/hazwaste/recycle/ecycling/donate.htm.

Your local community may have a recycling program. Check with your county or local government, including the local landfill office for regulations.

Donate it. Many organizations collect old computers and donate them to charities.

Resell it. Some people and organizations buy old computers. Check online.

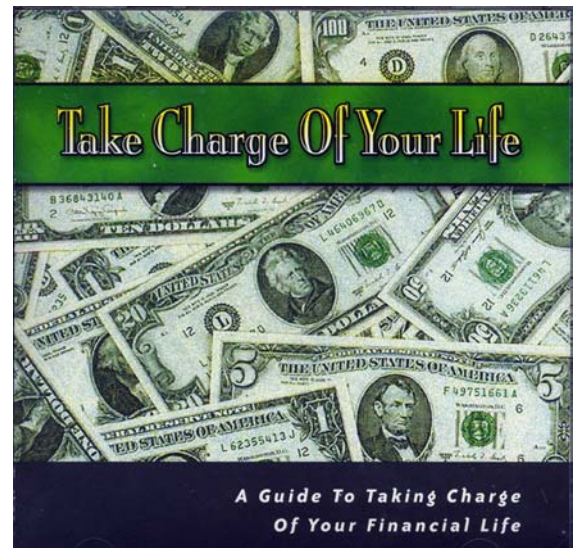
Keep the environment in mind when disposing of your computer. Most computer equipment contains hazardous materials that don't belong in a landfill. For example, many computers have heavy metals that can contaminate the earth. The EPA recommends that you check with your local health and sanitation agencies for ways to dispose of electronics safely.

This information provided by the Federal Trade Commission.

Limited Time Offer

February 1—March 31, 2011

Buy One "Take Charge of Your Life" CD for \$8.00 and GET ONE FREE.



A great bargain and just in time for celebrating Credit Education Month—March 2011.

**Order today from Credit Education Resources Foundation, 10726 Manchester Rd., St. Louis MO 63122 or creditpro@creditprofessionals.org
Pay by check or online via PayPal. Payment must accompany order.**