

Fall 2011 Catalog



Debt Products & Services

 **Credit Arbitrators™**
1-800-500-9640

Why CreditArbitrators...

CreditArbitrators' most important priority is client satisfaction. With years of experience behind us, our employees and management team are dedicated to providing you the best financial options available. In addition to our debt mediation services, CreditArbitrators offers a variety of products including financial success kits, money organizers and credit monitoring packages.

CreditArbitrators is in your corner. We have helped thousands of Americans reach debt settlements and we can help you too. We encourage you to take action in settling your debt now, because debt is cumulative and can rapidly snowball into much larger amounts. It's time to take control of your finances and put the pressure of debt into our hands, so we can enable you to achieve financial freedom.

Debt Mediation, also known as debt negotiation or debt settlement, is a viable alternative to other debt management programs and we are a leading provider. Our solutions have been time-tested by thousands of successful clients.

Debt Mediation is timely now...

Due to economic circumstances and credit card company practices, many Americans are becoming

overwhelmed in dealing with credit card debt, medical bills, and other forms of unsecured debt. You're not alone and the reasons are many – loss of job, medical problems, divorce, cut back in hours worked and credit card companies changing your interest rate or terms are just some of the reasons consumers are falling behind.

What is Debt Mediation...

Debt Mediation involves a personalized financial plan that effectively enables a debt negotiator to negotiate a discount with creditors to settle unsecured debts. Once the creditor and debt negotiator agree on a reduced balance, it will be viewed as settled with a zero balance for less than the full amount. Debt mediation has become a viable alternative for thousands of consumers across the country and for many is a preferable alternative to bankruptcy.

Why Debt Mediation...

Credit card companies would rather get something than nothing. Debt mediation generally can be completed in less than 36 months with payment plans you can afford, without filing for bankruptcy. Under bankruptcy, there may be no real winner. Upon completion of our program, your credit card debt can be paid off for less than you owe.

Debt Mediation Products*

Everyone's situation is different. That's why we developed a whole catalog of solutions. Let us help you pick the one that's right for you.

Silver 12 Plan

The Silver 12 solution is for people with more than \$10,000 in unsecured debt from one or more creditors who desire to become debt free in 12 months. This is usually for consumers with small amounts of debt or those who have funds available to mediate sooner than later.

PL00S12.....Call for Custom Quote

Silver 24 Plan

The Silver 24 solution is for people with more than \$10,000 in unsecured debt from multiple creditors and who need to structure a plan to be debt free in 24 months. This is designed for consumers who are trying to eliminate their debt faster at an above average pace.

PL00S24.....Call for Custom Quote

*Custom quotes are based on several factors including debt load and your ability to save.

Credit Monitoring Package

Get alerts on potential inaccuracies in your credit report that could suggest credit fraud or identity theft activities have taken place. Your credit report(s) will be monitored for certain changes, and then you will be promptly alerted to the information that is detected.

PL00CRM.....\$19.99/month

Identity Theft Package

Provides coverage in the event you become a victim of identity theft. You will have access to identity theft education, newsletters and a professional ID Theft Recovery Advocate to fully manage the restoration process and restore your identity to pre-event status.

PL00ITC.....\$99/year

Gold 24 Plan

The Gold 24 solution is for people with more than \$15,000 but less than \$30,000 in unsecured debt from 3 or less creditors and who can accomplish a plan to be debt free in 24 months.

PL00G24.....Call for Custom Quote

Gold 36 Plan

The Gold 36 solution is for people with more than \$15,000 but less than \$30,000 in unsecured debt from 4 or more creditors and who need to structure a plan to be debt free in 36 months.

PL00G36.....Call for Custom Quote

Platinum 36 Plan

The Platinum 36 solution is for people with more than \$30,000 in unsecured debt and who need to structure a plan to be debt free in 36 months.

PL00P36.....Call for Custom Quote

Titanium Plan

The Titanium solution is for people with higher unsecured debt loads and/or who need a custom plan for achieving their goal of being debt free. This is typically for the consumer with \$30,000 to \$500,000 in unsecured debt. Program available for up to 48 months.

PL00T99.....Call for Custom Quote

Prepaid Legal Package

Get access to professional legal counsel for traditional legal issues and everyday events such as buying a house or car and creating a will. Members are served by a provider law firm which has been carefully screened and selected. Simply call the provider firm directly at the toll-free number on the membership card when legal questions arise.

PL00PPL.....\$49/month

Debt Mediation Extras

Debt Mediation Products Include:

- Budget Counseling
- Online Client Portal - manage your program online
- Answer Kit - gives you all the information needed to know about Debt Mediation
- Savings Counseling
- Settlement Education by our Debt Analysts
- Educational Videos Online

Additional Products

Financial Success Kit

Take control of your debt and get rid of your financial stress. This kit offers you financial guidance, forms, videos and an online course to help you avoid money mistakes, manage your budget and painlessly live below your means.



PLOOFSK.....\$99

TeleZapper®

Eliminate many of those unwanted tele-marketing calls with the TeleZapper®. Simply plug it in to any phone or phone jack to eliminate computer-dialed calls. It covers extensions and answering machines that are connected to that line. It won't interfere with manually-dialed phone calls and works with call waiting, caller ID and most answering machines.



PLOOTEZ.....\$69.99

Steelcraft® Home Safe

Don't be a victim. Keep currency, valuable papers, collectibles and jewelry secure, right at home, in this heavy-duty, solid steel safe. Get high security and easy accessibility with 3/4-inch steel double pin locks, electronic password keypad and solid construction.



PLOOSH5.....\$99.95

The Household Money Organizer

This great month-by-month pocket planner helps you learn to budget and organize your finances. Track your bills paid each month and then store them in the pockets for easy reference. Learn to pay down your debt, live within your means and save for the future.



PLOOHMO.....\$24.99

Money Belt

Keep your documents and money safe when travelling. This black lambskin leather money belt has 3 small compartments and one main zippered-pouch to help you stay organized.



PLOOTMB.....\$24.99

Learning Resources Money Bags A Coin Value Game

Learning valuable money skills is “in the bag” as you collect, count and exchange money all the way to the finish line. This educational game includes a 17” x 12” game board with spinner, 100 plastic coins, play bills, markers and a die. For 2-4 players.



PLOOLRG.....\$19.99

Money Maze Bank

This entertaining and challenging bank allows you to make a deposit by dropping coins or bills through the slot. But to make a withdrawal you must solve the puzzle first.



PLOOMMB.....\$19.99

The Learning Journey Kids Bank Play Money Set

This set includes more than \$5,000 in realistic play money. Children will develop money management skills and sharpen their counting and mathematics skills as they play. Ages 5 + years.



PLOOLJB.....\$19.99

**Call us now.
We Can Save You Thousands!**

1-800-500-9640

 **Credit Arbitrators™**

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