



2006 Annual Report

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Board of Directors

Mr. Matt Curran
Jupiter Medical Center

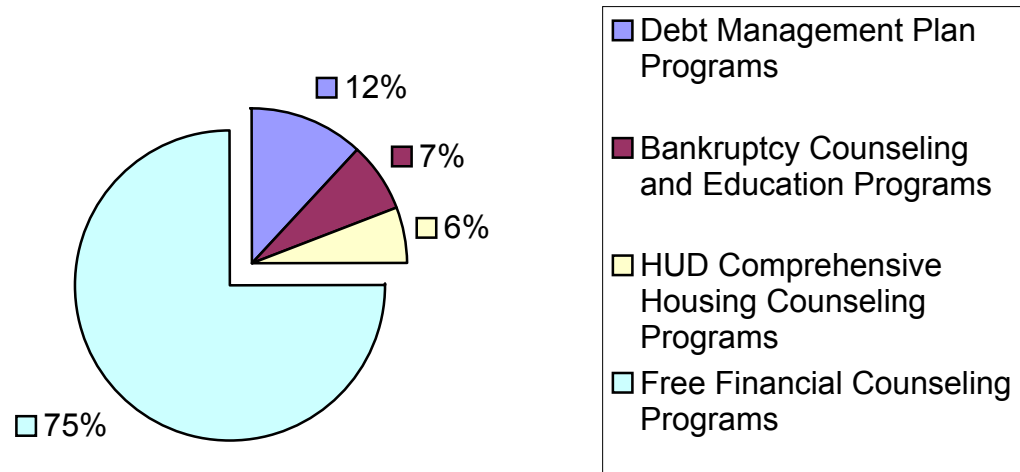
Mr. Kurt Stahura, Ph.D.
University of Nevada, Las Vegas

Mrs. June Hudak, R.N.
Retired - The Mintz Family Nurse

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Mr. Paul L. Donohue, Jr., President

Credit Card Management Services, Inc. 2006 Counseling Data



2006 Programs and Services

Housing Counseling

HUD-Approved reverse mortgage counseling, first-time homebuyer courses, loss mitigation counseling and credit report review

Bankruptcy Counseling and Education

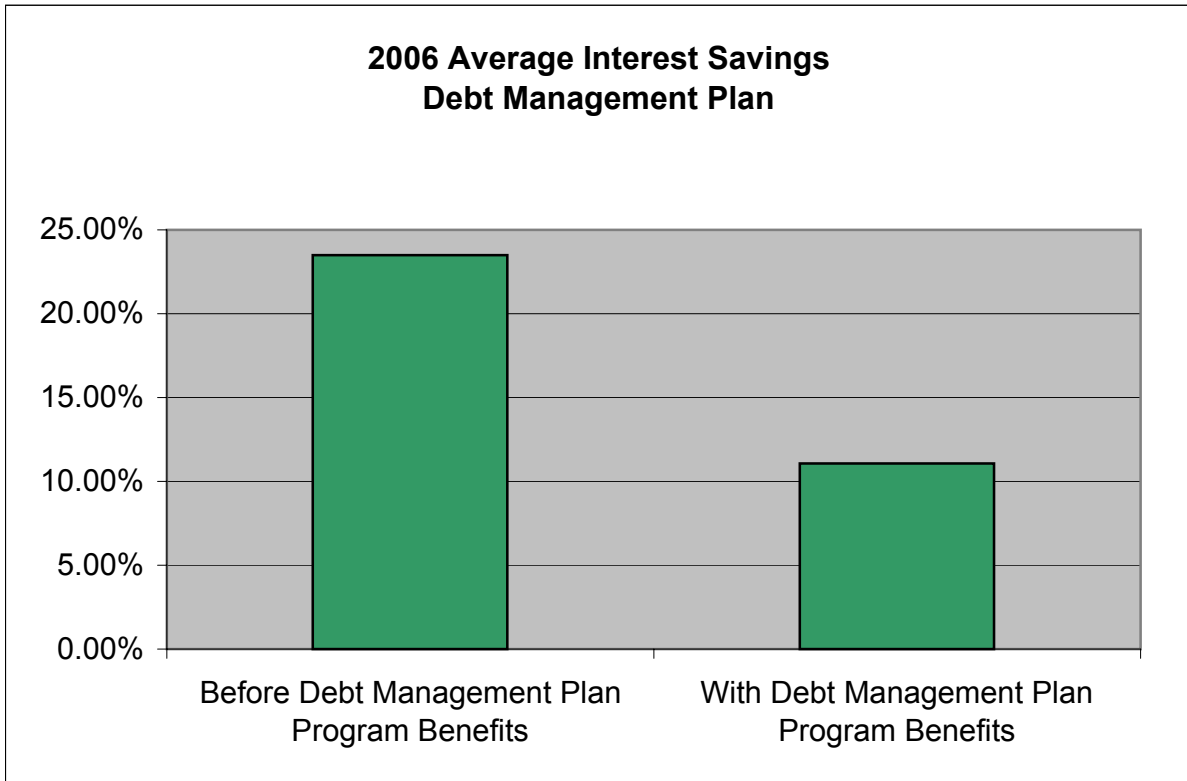
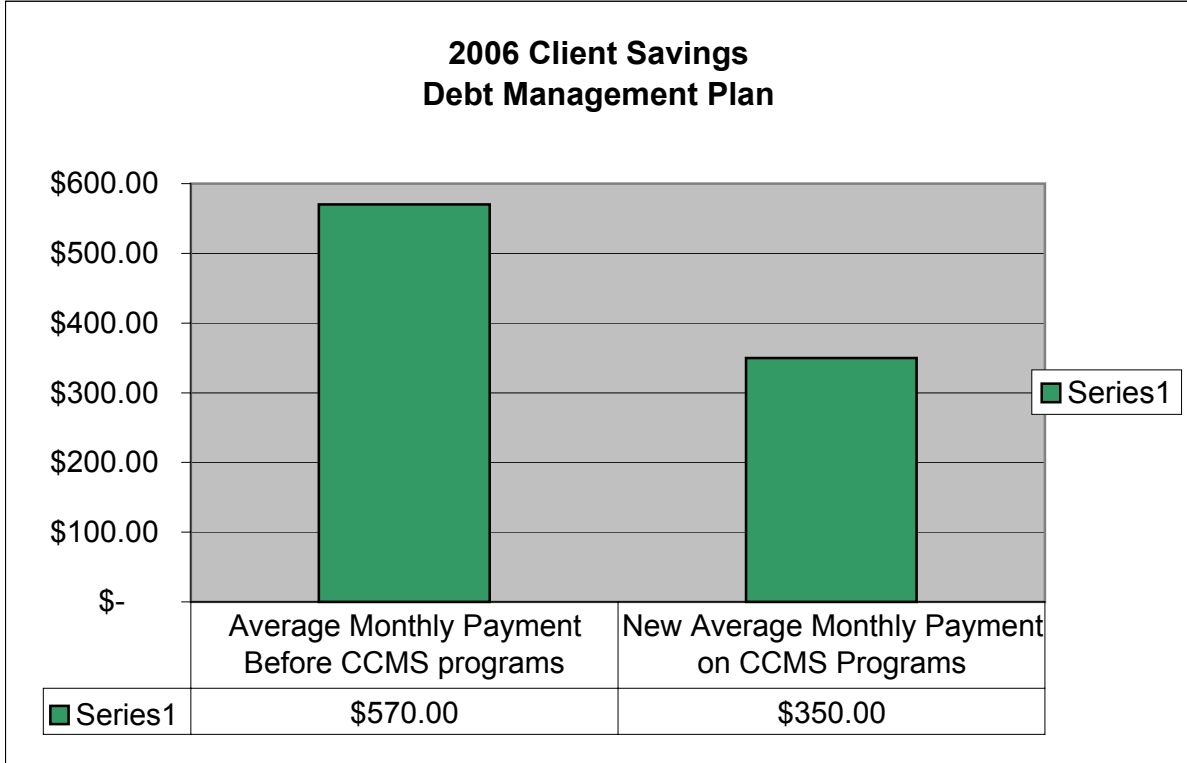
One-on-one or group counseling and education to meet the requirements of federal bankruptcy legislation

Debt Management Programs

Consolidation of unsecured debt to help people reduce debt, save monthly income and reduce interest rates

Free Financial Counseling Programs

Educating people to budget and manage financial issues, recommending courses of action for remedy
Educating people on ID Theft





Our mission is providing compassionate and professional financial counseling. Through educating our clients they learn to manage and solve their debt problems.

A letter from the President:

Credit Card Management Services is proud to be affiliated with companies and organizations that help us meet our ambitious goals. Our affiliates are partners who provide a product or service necessary to meet the highest standards demanded by our industry and our clients.

*In addition, Credit Card Management Services is licensed by multiple states to provide credit counseling. It is approved by the Housing and Urban Development (HUD) Counseling Agency and is authorized to Issue Certificates of Completion of Bankruptcy Counseling and Debtor Education Courses. **

As a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA), you can be confident CCMS follows a strict Code of Practice. This partnership requires us to have an annual independent financial audit, use certified credit counselors, and pass the annual ISO 9001: 2000 process audit.

As a 501(c)3 non-profit credit, housing and bankruptcy counseling agency, our mission is successful only with affiliations of nationally respected companies, agencies and supporters like you.

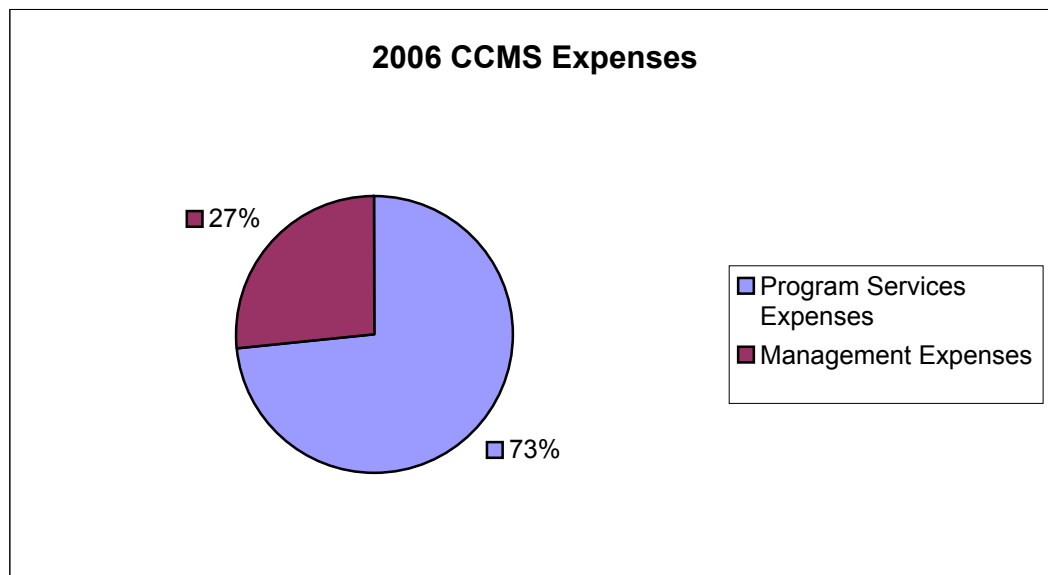
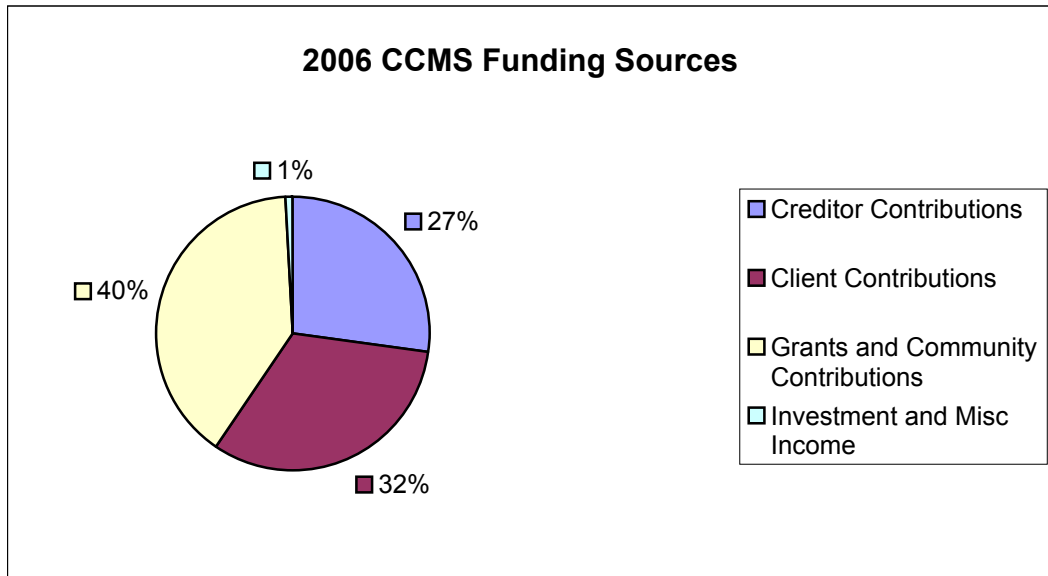


Thank you.

Paul L. Donohue



*Approval does not endorse or ensure quality of Agencies services.



Client Summary:	Average Debt:	\$8,363
	Average Age:	47
	Average Cards:	3.4
	Female:	60%
	Male:	40%
	Single/Widowed/Divorced:	64%
	Married:	11%
	Caucasian:	68%
	Other:	27%
	Hispanic:	3%
	African American:	2%



We are simply making our community
a better place to live.

We are helping families, one family at a time, by. . .

Lowering Unsecured Monthly Debt Payments

Lowering Monthly Interest Rates on Credit Cards

Stopping Late Fees and Other Fees

Stopping Collection Calls

Getting People out of Debt

Teaching People About Homeownership

Helping People With Their Credit

Understanding Reverse Mortgages

Providing Information on Alternatives to Reverse Mortgages

Preserving Homeownership by Preventing Foreclosure

Setting Goals for the Future

Teaching People How to Spend Wisely

Teaching People Budgeting and Saving

Finding Ways for People to Save Money

Educating on ID Theft

Providing Facts on when Bankruptcy is an Option

Providing Bankruptcy Alternatives

Providing Information on Consumer Rights

Educating Clients With Easy to Understand & Informative Sessions

Educating on Finance after Bankruptcy



Comments about our program services:

...your online payment website is awesome. so easy...I am fascinated.
makes me want to go back on and pay more..lol.

Jenn from Connecticut

They say that we all have several "guardian angels" watching over us.
I found one of mine in the most unlikely place..
a credit management company. You are angels!
I thank you for all your kindness and consideration and for making
a very unpleasant aspect of my life pleasurable.
I hope you will always find the kindness that you give throughout your life

Joe from Pennsylvania

Finally, I have now completed all payments to my credit cards.
Thank you guys so much for your assistance. It has taken nearly
seven years to take care of all this, but the money I saved was
tremendous, and you guys were great to work with over the years.
Thank you again.

Creighton from Florida

This company is wonderful! . . .
Their website is easy to navigate & they can take care of
both your credit counseling & debtor education class.
You'll enjoy working with Janice. She's the best!

Deborah from Florida

Visit CCMS at: www.debthelper.com & info@debthelper.com