

## Need Credit Counseling Help?

If you wish to consult a third party for credit counseling services, please check the following website of the U.S. Department of Housing and Urban Development to locate a HUD approved counselor who will not charge you for their services.

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

If you are a military service member or a dependent of a military service member, and require counseling assistance, please call the Military One-Source Toll-Free number at 1(800) 342-9647.