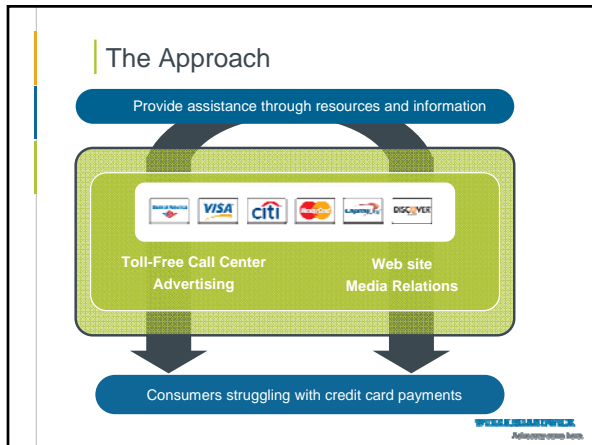


Help With My Credit™

1000MyCredit.org | 800-951-0030

Reaching Out to Consumers in an Unsettled Environment
An Initiative to Assist and Educate

WEBER SHANDWICK
Advocacy starts here.



HelpWithMyCredit.org

Help With My Credit™

WHO WE ARE | CONTACT US | 800-951-0030

STEPS TO GET HELP | LEARNING CENTER | RESOURCES & LINKS

We're Here To Help

There are tough financial times for millions of Americans. That's why some of the country's most trusted and respected payments providers have come together to create Help With My Credit™, providing information and resources to assist and educate consumers struggling to make their credit card payments.

Every day credit card issuers work with customers nationwide to help keep them from falling further behind.

If you're struggling to make your credit card payments, we're here to help.

Take the First Step

The best step is when you get your credit card issuer directly. Several other options exist to help you get back on track. Click here to find resources about our great services.

95% START NOW

CREDIT COUNSELING

Credit counselors can help you take control of all your bills, collect and identify a plan that works BEHIND your unique situation. We look to look for immediate credit counseling agencies. Click here for more information about credit counseling.

REAL LIFE STORIES

"Thank you so much for your services. I got a story about your website, called the help number and was referred to help. Credit card company for some assistance. As a recently unemployed person struggling to find employment and stay on top of my bills, you are a huge help and our kids stay in school."

Thank you! -Allison

LEARN MORE

- Helping Credit History
- Credit Card Basics
- Credit Card Features
- Understanding Your Credit Score
- Rebuilding Your Credit Record
- Credit Counseling
- All Available Credit Offers

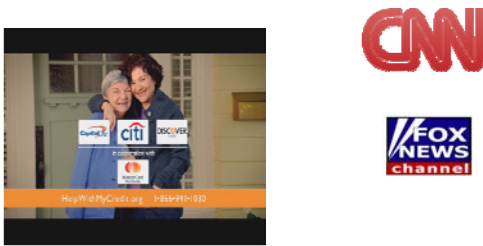
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Consumer Brochure



The brochure is titled "Help With My Credit" and features a woman's portrait. It includes sections such as "Getting Back on Track with Credit Card Payments", "Work With An Accredited Debt Counseling Agency", and "Maximize Your Credit Card Usage". Logos for Discover, Citi, and Bank of America are visible at the bottom.

National Broadcast Television



Two television spots are shown. The first features two women holding signs for Discover, Citi, and Bank of America. The second spot shows the CNN logo. The Fox News Channel logo is also present. The URL "HelpWithMyCredit.org" and phone number "1-888-991-030" are displayed at the bottom.

Print Advertising




Two print advertising spots are shown, each featuring a woman's portrait and text. The spots include logos for Discover, Citi, and Bank of America.

National Print
The Washington Post
The New York Times
USA Today
Time, Newsweek

Regional Print
The Boston Globe
Detroit Free Press/News
The Hartford Courant
The Arizona Republic
The Columbus Dispatch
The Atlanta Journal-Constitution
The Dallas Morning News
Las Vegas Review-Journal
The San Diego Union-Tribune
The Sacramento Bee
Houston Chronicle
The Miami Herald
St. Louis Post-Dispatch


Digital Advertising

CNN.com  "I could barely make my monthly payment . . ."

Fox News.com  "... until my credit card company and I worked out a way."

NYTimes.com  If you're struggling to make payments, contact us.

Tribune Newspaper Network 

WashingtonPost.com 

WORK SMARTER
Advertise on Us Here

Testimonials from Callers

"A friend saw your ad in a magazine and suggested I call the number. I had always paid my bills on time but knew I was about to be late this month so I called for help. The operator was incredibly nice and helpful and put me straight through to a live operator at my bank who set me up on a plan. This one simple phone call to *Help With My Credit* was such a relief to me."
-Mary, Missouri

"I read about the program in my local newspaper and called the toll-free number. I have multiple credit cards and afraid I may be losing one of my two jobs. I can now pay my bills but worried if one of the two jobs does not come through I will not be able to make my payments. I called the toll-free number and they directed me to call my creditors, which I did. They helped me work out a plan. I am so relieved to have found this resource."
-William, California

"Thank you so much for your services. I saw a story about your Web site, called the help number and was referred to my credit card company for extra assistance. As a recently unemployed person struggling to find a job and stay on top of my bills, this was a huge help and one less thing to worry about. Thank you!"
-Allison, California

WORK SMARTER
Advertise on Us Here

In the News

AP Associated Press

"Major credit card companies will launch a Web site and toll free number Wednesday for consumers wrestling with daunting balances ... We want to make sure people understand the assistance and options that are available," said Joe Ganley, a spokesman for *Help With My Credit*.
- February 17, 2009

SATELLITE RADIO Oprah Radio

"The goal of this effort is to provide people with information about the options that are available to them. If you pick up the phone and call the number or you went on the site, you are taking a very important first step ... to understand that you're struggling and to be proactive about contacting your lender."
- Jean Chatzky "Oprah and Friends"
February 20, 2009

AMERICAN BANKER

"A group of credit card issuers, along with MasterCard Inc. and Visa Inc., have introduced *Help With My Credit*, a service intended to assist consumers having difficulty making credit card payments."
- February 20, 2009

Bankrate.com

"Yesterday, major card issuers and payments networks launched *Help With My Credit*, a resource consisting of a Web site and phone number for struggling credit cardholders. Consumers can call (866) 941-1030 to either get connected to a customer service representative at a participating credit card issuer, or to an accredited credit counseling agency."
- February 18, 2009

Market Watch

"So if it's been a while since you talked to your card issuer about getting relief from overwhelming credit card debt, it could pay to try again. Callers responding to "*Help With My Credit*" ads automatically are patched to appropriate departments of participating credit card issuers or directed to an accredited credit counselor, says Joe Ganley."
- April 13, 2009

WORK SMARTER
Advertise on Us Here

Customer Satisfaction Research

- Callers to the assistance line are asked whether they'd be willing to be contacted about their *Help With My Credit* experience
 - Based on 200 interviews:
 - 96% agree they were treated well by the Help With my Credit representative (77% completely agreed).
 - 70% percent of callers were satisfied with their experience with the Help With My Credit call center
 - 76% said Help With My Credit was better than or as expected
 - 76% said the information was helpful
 - 77% said they would recommend Help With My Credit to a friend
 - 69% said Help With My Credit provided them with information they did not have before

WELLS FARGO
Helping you move forward.

Customer Profile

- Number of cards:** 60% of callers report having 4 or more credit cards.
- Debt:** 59% of callers report more than \$10,000 in credit card debt (including 37% with more than \$20,000).
- Motive for calling:** 53% said they were worried about missing payments, 25% said they actually had missed payments.
- Length of time struggling:** The plurality (44%) described themselves as struggling or worried for a few months.
- Previous actions:** 62% said they had contacted their card companies before calling HWMC (the majority in the last few weeks).
- Age:** Half are between the ages of 50 and 69; 82% are over age 40.
- Situation:**
Recently lost a job (caller or spouse): 31%.
Recently had hours or pay cut (caller or spouse): 43%.
Have significant medical bills as part of debt: 28%.
Also struggling with mortgage: 30%.

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Helping you move forward.
