

1DebtMoney.com Offers Free Credit Card Debt Help

By 1DebtMoney.com

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At 1DebtMoney.com we strive to help out everyone to consolidate all your credit card bills into one monthly payment.

Susan Duey, owner and manager of <http://www.1DebtMoney.com> said "It is time for many people to realize that we are in recession and companies are laying off workers everywhere. What you can protect is your credit as additional loans and credit cards might be needed in the future. If you are in debt as of now, do not wait until you find another job to pay off your expenses. Your interest rate will hike again and your low monthly payment \$20 may go up to \$50."

Debt is causing lots of problems and it will take time for someone to get back on track. With our free debt help consolidation at <http://www.1DebtMoney.com> you will be introduced to many offers which you can take or leave it, depending on your financial situation. "It is always good to know what you can do before anything will happen. After all, our service is free", said Susan Duey.

Even with introduction of bailout plans there is a little hope that would help person that is in debt at all. Credit card companies still will send out notices to customers and still will report unpaid balances as debt which will be turned over to debt collection agencies.

With introduction of new credit card bill that needs to be followed by all credit card companies offers some advantages to consumers. Few advantages are:

Highlights:

- Requires card companies to give cardholders 45 days notice of any interest rate increases.
- Prevents the so-called "universal default" rate increase.
- Prevents the so-called "double-cycle billing" practice.
- Gives cardholders time to pay their bills by requiring card companies to mail billing statements 25 calendar days before the due date (14 days is the current minimum).
- Requires that payments made before 5 p.m. EST on the due date are considered timely.
- Prohibits card companies from charging late fees when a cardholder presents proof of mailing his/her bill within 7 days of the due date.
- Prevents card companies from charging over-the-limit fees on a cardholder with a fixed credit limit.

If you are in credit card debt, personal debt or any other debt, get a free analysis of your situation. Save your credit because you may need it next time.

Visit <http://www.1DebtMoney.com>

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