



www.CenturySS.com

YOUR GUIDE TO A DEBT-FREE FUTURE



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Trust. Experience. Integrity.

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LET'S GET OUR PARTNERSHIP STARTED

We specifically designed this Welcome Guide for our new clients. When you have completed your review, you will have the essential program information you need to navigate your Century program successfully.

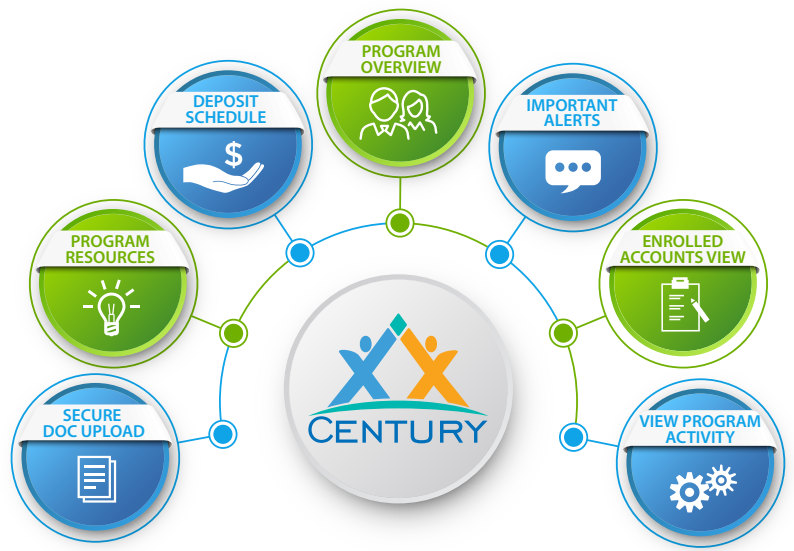
Verify Your Information

Please take the time to review and verify all of the contact and banking information that is included in your MyCentury client portal (see page 4 of this guide for MyCentury client portal login information). If that information is found to be inaccurate and if there are any other changes, it is very important that you contact us immediately so that we can update our database with the newest information.

What to Expect in Your Program:

- 1 When you are enrolled in your debt settlement program, a plan was created to meet your specific goals over an estimated time or program length.
- 2 The length of this program is typically dependent on **how much debt** you have to resolve and **how much you are able to deposit** into your reserve account each month.
- 3 Some creditors may partner with debt collectors, collection agencies, or law firms in an attempt to contact you. We recommend that you **share with Century any billing statements or collections letters** you receive by uploading them on the MyDocuments page of the client portal.





MyCentury Client Portal

Customized action plan: Your program is *your* program

The portal provides you 24/7 access to specific program details, including recent activity updates, pending settlements, and many other resources. Many of the details mentioned in this Welcome Guide are available to you when you register for your portal access.

If you are not sure how to [register on the MyCentury Portal](#), follow the steps below. There are many helpful features in the MyCentury portal.

1

GO TO WWW.CENTURYSS.COM



- Go to www.CenturySS.com
- Click “Client Login” at the top of the screen.

2

FIRST TIME USER SETUP



- Click the “First Time User Setup” button
- Fill out the account setup form

3

CHECK YOUR EMAIL



- Check the email you provided for enrollment to obtain your password

4

LOG IN



- Go to www.CenturySS.com and click “Client Login”
 - Enter your Century ID
 - Enter the password you were just emailed
 - Click Log On

Verify Your Information

Please review the following items to ensure we have all of your information correctly listed.

'Profile' tab of your client portal*:

- ☒ **Name & Address**
- ☒ **Best Contact Info - phone and email**

'MyCreditors' tab of your client portal:

- ☒ **Review your enrolled accounts for correct account numbers**
- ☒ **Are there any missing accounts?**

In your Debt Settlement Agreement:

- ☒ **Social Security Number**
- ☒ **Date of Birth**

Letter of Authorization (LOA)

In some cases, in order for us to start negotiating on your behalf, we need to obtain a hand signed Letter of Authorization from you. You have access to this document by clicking here.



We do offer an electronically signed document, but some creditors require the hand signed LOA. Having this on file eliminates any possible delays in your program. Once you complete it, please upload a scanned copy to the MyDocuments page of your client portal as soon as possible as not to impede our efforts on your program.



Let Us Know

If any of your program information is found to be inaccurate or you need to make changes, it is important that you contact us immediately.



Live Chat

Our Live Online Chat feature is available during business hours to allow you to reach our knowledgeable representatives regarding your program questions or changes.

STRENGTHEN

Your Program



Your Deposits - A Strategic Element to Your Program

You are establishing a program savings account with (CFT / GH) that your monthly deposit will go into, in order to fund the payment plan to pay off your settlements. It is important that you not deviate from this deposit schedule & that you remain diligent in staying the course so that you can realize the most successful outcomes.

A good best practice for success is when clients set up their bi-monthly/monthly deposits around their payroll dates to ensure they are budgeting around when their income is coming in.



Commitment = No New Cards

We ask that you make a commitment to your program and refrain from opening any new credit card accounts while on the program. Opening new, unsecured accounts may have a negative impact on our efforts to settle your debt. Creditors that see you have other open accounts that you are actively paying on, may be less likely to negotiate a favorable settlement on your enrolled accounts.



No Account Disputes

It is very important that you do not dispute any of the debts you have enrolled on your program. If your accounts are being disputed with your creditor, it will cause a delay in our negotiation efforts and may even prevent our negotiators from obtaining a settlement on your behalf.



Important Program Emails

Life Cycle Marketing (LCM) emails are a series of emails that guide you and are strategically sent to you at certain times in the program when milestones should be occurring. They help to reinforce concepts that we talk about during enrollment & on the Welcome Call that you may forget about or not remember the full details. We have found that the clients that open & read through these & actively engage in our communication are typically more successful than those that don't.



Adding Funds to Your Program

Contributing additional funds, even if just one time, can help to speed up your program and make a BIG difference. These added funds may reduce the length of your program or may mean you are able to take advantage of a better settlement...quicker! In an effort to resolve your debts as quickly as possible, our team may reach out to you regarding a potential settlement opportunity based on you contributing additional funds to your program. You are not required to make any additional deposits but it is a great way to get out of debt even faster.



Updating Your Hardship Information

A tool that our negotiators successfully use with creditors during negotiations is the hardship that caused a client to seek out a debt resolution plan. Hardships come in all sizes and shapes from medical, to loss of employment, to death in the family and much more. Please help us to make your program as successful as possible by sharing the hardship details you encountered that led you to enter the program.



“

Very helpful and caring associates helped me resolve my debt issues. Thank you so much! It was like a ton of bricks lifted off my shoulders ...

~ Robyn, Century Client

”

Communication is your KEY to Program Success!

The key to success with your Century program is communication! This communication can be both live with our team through chat, email and phone but also through the **MyCentury client portal**.



CAS - The Century Alert System

Another way we will communicate regarding your program is through the Century Alert System or CAS. CAS will call, text, or email you to relay valuable and time-sensitive dates such as settlement opportunities.

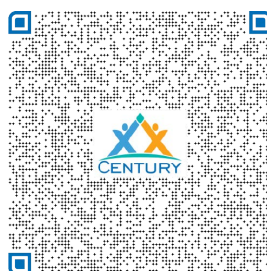
A few things to note about CAS:



When we reach out by phone, it will be from a **724 area code**



Please add two important contact numbers on your mobile phone: **724-861-3401**
Our text contact number **47234**



By scanning this QR code with your smartphone, our important contact numbers will be setup as a contact in your phone.

NEGOTIATION

Building Your Funds

The Negotiation Process

Settlements can happen at any time during your program. Some clients may see their first settlement as soon as 2-4 months after enrollment. This can vary greatly and depends on factors including your monthly deposit amount, the number of creditors you have enrolled and the balance of each individual account.

Settlements are very time-sensitive and it is extremely important that you reply to any of our contact attempts, as quickly as possible, to avoid losing a valuable settlement opportunity.

Century contacts your creditors once we are prepared to begin negotiations. The actual negotiation activity is typically very limited until you have saved up enough in

your dedicated account for us to make valid offers to your creditors. Our team of experienced negotiators are committed to getting you the great settlements from thousands of creditors.

Once the settlement is paid and the account balance is zero, the creditor is required to report this to the Credit Bureau. Our Century Negotiators will continue to work diligently, negotiating the rest of your enrolled debts, until each one is settled.

The Funds in Your Reserve Account Must:



Grow large enough to provide the leverage we need to start negotiating settlements



Stay large enough to pay settlements AND support more negotiations



Our Partnership with



Century has established a partnership with Century Legal Group to support the effort to settle enrolled accounts with certain creditors. There are a few creditors that have policies in place mandating they will not work with Century (or any other debt settlement provider) directly unless an authorized attorney is involved. This is when we call on Century Legal Group to help!

If a Century client has a settlement opportunity with one of these creditors, we obtain your authorization and enlist the Century Legal Group team to negotiate the account with the creditor. There are many benefits of using Century Legal Group for you and your program. And the best part is, there is no cost to you for them to help.



Your Benefits with Century Legal Goup



No Additional Fees:

Any Century Legal Group's services will be provided with NO ADDITIONAL FEES to you (our client);



Simpler Negotiations:

Century Legal Group makes the negotiation process with more difficult Creditors much easier;



Experienced Team:

The combination of Century and Century Legal Group provides a strong combination of Century's experienced Negotiators with the support of the Century Legal Group, as we work on your behalf to negotiate with these creditors.

Approving Your Settlement

Listed below are several ways you can approve your settlement offer.



1

Inbound Automated Settlement Approval

- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve

2

Text Message

- You will receive a text message from **'47234'**
- Respond with **'Approve'** to accept your settlement offer



3

Online via MyCentury Portal or Live Chat

- Go to www.centuryss.com and choose **'Client Login'**
 - Click the red **'SETTLEMENT PENDING'** button to view all your pending settlements.
 - Click on icon next to Creditors name and review the settlement details
 - Scroll to the bottom and click on the 'Approve' button
- Go to the main Century website or your MyCentury portal and start a **New Chat**
 - Our representatives will review any pending settlements with you
 - Send your approval in the chat

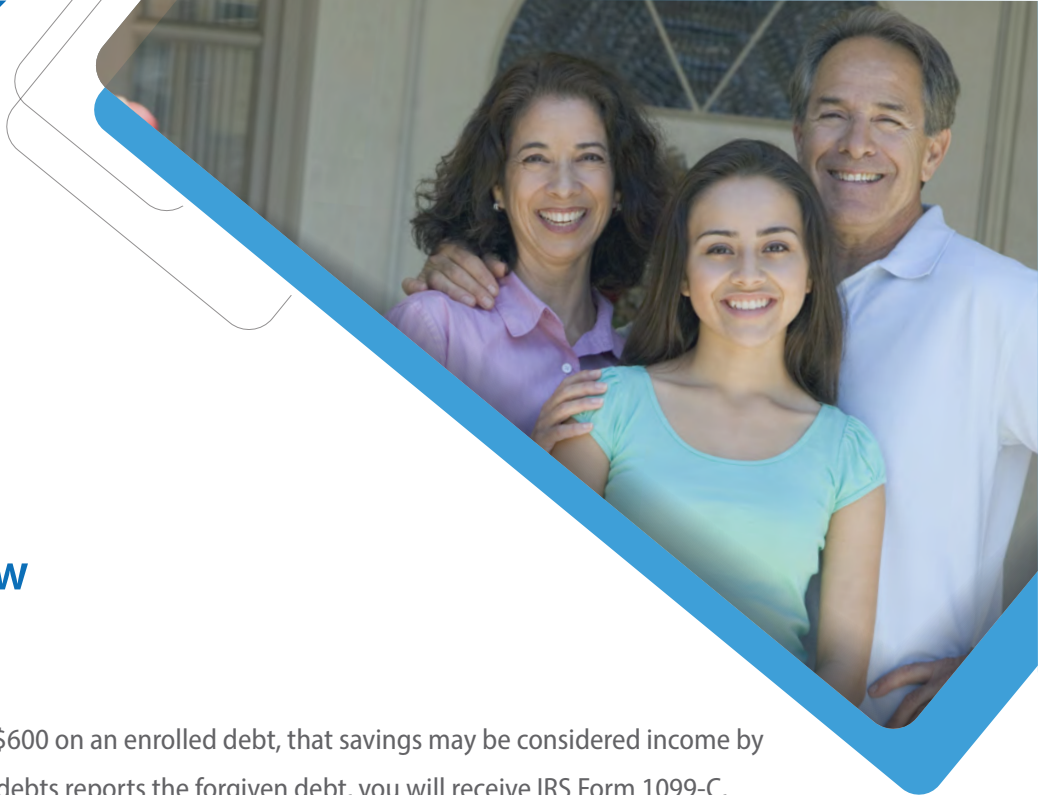


4

Email

- When you have a pending settlement, **Century will send you an email** that explains the terms of your settlement.
- Follow the instructions in the email to submit your settlement approval.





Things You Should Know

Getting taxed on savings

When our negotiations save you more than \$600 on an enrolled debt, that savings may be considered income by the IRS. If a creditor on one of your resolved debts reports the forgiven debt, you will receive IRS Form 1099-C, Cancellation of Debt. This form shows the amount you saved, which may need to be included as part of your gross income when you file your taxes. However, if you qualify for insolvency, IRS Form 982, Reduction of Tax Attributes Due to Discharge of Indebtedness, may exempt you from this tax. For more information, please consult a tax expert or other resource.

Paying fees

The fee for Century to provide settlement services is based on a percentage of your enrolled debt, and it will not be collected until we have negotiated a settlement, you authorize the settlement terms and (the first) payment has been made to the creditor. There are also small monthly fees assessed by the processor that manages your Reserve Account (either Crossroads Financial Technologies or Global Holdings, LLC). Future fees associated with your program are already calculated into your monthly program deposit. No additional deposits are required.

global



Lending Partner



We leverage partnerships with third-party lenders who specialize in providing consolidation loans to consumers enrolled in the

Century Debt Relief Program. The Program Acceleration Loan (PAL) is an invitation to apply for a loan that allows clients who are actively enrolled in successful debt relief programs, to complete their program much faster! If you become eligible and qualify for the loan with our lending partners, your remaining debt accounts will be negotiated and paid off using proceeds from the loan. This allows you to start rebuilding your credit profile and continue paying just one affordable monthly payment, as you have been accustomed to in your debt relief program.

[Learn more about PAL](#)

Benefits of PAL



Easy:

Continue to enjoy one affordable monthly payment for all debts resolved through the loan proceeds



Discounts:

Capture the value of reduced debt balances



Client Builds Credit:

With positive reporting of installment loan payment history



Less Stress:

End collection agency letters/calls and threatening lawsuits



Century Value Added Services

Century offers additional services to help in your program journey. Ask your Certified Debt Specialist for more information on the following services.

CFT Mobile



The mobile app, in conjunction with your Crossroads Financial Technologies account and CFTPay, is available **for you to download** to your mobile device. The app gives you even more convenience when connecting to your Century program.

Community Tax LLC



Century is pleased to pass along a service to our clients. Community Tax LLC specializes

in tax preparation and resolution for consumers in debt settlement programs. If you are interested in taking advantage of this valuable referral opportunity, the Community Tax team is ready to help our Century clients.

Century Newsletters



Century publishes monthly newsletters for our customers. Packed with tips, how-tos, and client success stories.

Century Legal Group



Century has established a partnership with Century Legal Group to support the effort to

settle enrolled accounts with certain creditors. There are a few creditors that have policies in place mandating they will not work with Century (or any other debt settlement provider) directly unless an authorized attorney is involved.

Billcutterz



Century is pleased to pass along a new value added service to our clients.

BillCutterz has been helping people save money on their monthly bills since 2009. Their Savings Experts are specially trained to find you the best rates possible on your monthly bills. Contact Billcutterz to take advantage of this valuable referral opportunity.

CONGRATULATIONS

Better Financial Health is Just Around the Corner



Onboarding Review Sheet.

The Century team is already actively working on your program! We will customize a strategy based on your program details and begin negotiating with your creditors to obtain settlements... helping you resolve your debt. We will be here for you whenever you have questions about your new program.

Please download and print the **Onboarding Review sheet** which details the important items that require you to take action and will help to start your journey.

In thinking about your new program and applying it to your day-to-day life, is there anything that you can think of that might prevent you from being successful in your Century program?

If you answered YES to the question above or if you find that there are still program-related items you are unsure about, just reach out to our Onboarding Liaisons at 888-913-8784 option 6 or by scheduling a meeting with them at the link below.

Click the image to download the Onboarding Review Sheet

Schedule an Appointment with Our Team

Tips



Stay consistent with your deposits to ensure your remaining debts get resolved without any issues. And making additional deposits is a great way to get out of debt even faster.



Explore graduating early. Reach out to Customer Service to review your options.