

Journey to Better Financial Health



Happy Customer Service Week



October 4th kicks off the annual celebration of Customer Service Week.

Customer Service Week is an international celebration of the importance of customer service and of the people who serve and support customers on a daily basis. This year's theme is "The Power of Service." It gives us a great opportunity to remind you of how important you are as a client and the support available to you as a customer of Century.

Delivering excellent customer service is a goal our team strives for every day. Providing this type of excellent customer service is a journey that takes practice and a genuine desire to treat you, our clients, with the same excellence that we would expect for ourselves. To give you some insight into how our team provides this level of service to you, here are some principles we carry into every one of our client interactions.

- 1. Know Our Service** - To provide excellent customer service, we need to know what we do for our clients

inside and out. We are constantly training our staff to be able to answer all of your questions and how to articulate the answers in a way that will leave you satisfied.

- 2. Be Friendly** - We understand that being in debt is a stressful situation. We train our team to help alleviate that stress by being friendly and courteous in all of our client interactions.

- 3. Say Thank You and Celebrate Great Moments** - We are truly grateful that you have put your trust in us to help with your debt relief and we strive to make sure that you know how appreciative we are. Our staff ends every client

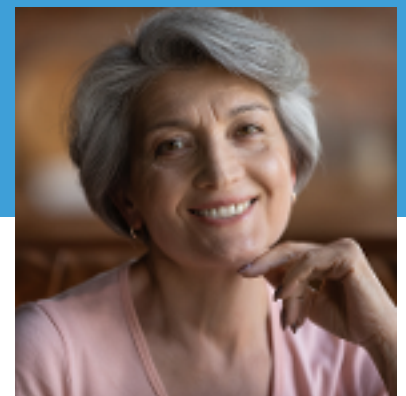
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SPOTLIGHT ON SUCCESS!

Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.

JANICE

Janice joined the Century program after her life circumstances spiraled out of control. Following the unexpected death of her husband 5 years ago, she thought she could manage...
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[Click to read Janice's Story](#)



The Power of Service

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interaction by saying thank you and reminding clients that it is truly our pleasure servicing your program.

4. Listen – If we don't listen to you attentively, we can't know how to best serve your needs. Our staff practices active listening techniques so that we can be the customer advocate you deserve. We also have a team that reads every client response we get from surveys and reacts to them if follow-up is needed.

5. Be Responsive – We do our absolute best to respond to every client question as quickly as possible. Whether it be via a phone call, text or chat session, we want to get you the answers you need,

through the communication channel you prefer.

Century strives for excellence every day in everything we do. We thank you for letting us be your partner on this journey and we will continue to do our best to provide you with the excellent customer service you deserve.



PROGRAM TIPS

Do you have additional unsecured credit card or loan accounts that are not enrolled in your debt settlement program?

For more information about adding an account or to get an account added to your Century program, please contact a Certified Debt Specialist via phone at 855-417-6643 or email at Add@centuryss.com.



Want Some Extra CASH?

Refer a friend to Century for help and make some cash today!

[Learn More](#)

Breast Cancer Awareness Month



According to [Breastcancer.org](https://www.breastcancer.org), as many as one in eight women will develop invasive breast cancer at some point during her life.

If not caught early and treated effectively, breast cancer can be fatal. For this reason, it is important to raise awareness of the risks of breast cancer, as well as the steps women can take to protect themselves.

In order to spread breast cancer awareness, October has been designated as **"Breast Cancer Awareness Month."**

Breast Cancer Facts

Breast cancer can affect anyone, but some people may be at a higher risk of developing this condition. For example, smoking may raise your risk of breast cancer. In addition, some people may have hereditary genetic factors that make them more likely to get this type of cancer.

Symptoms of breast cancer vary but may include a lump in the breast, inverted nipple, and changes to the skin on the breast. In the early stages, however, breast cancer may not cause any symptoms. Breast cancer is most treatable at its earlier stages, so regular mammograms are recommended for women after they reach a certain age. The age at which mammograms should begin will depend on the woman's individual risk factors.

About Breast Cancer Awareness Month

Breast Cancer Awareness Month was first established in 1985 by the American Cancer Society and AstraZeneca. The purpose of this annual event was to not only bring awareness to breast cancer, but also to promote the use of mammograms to offer early detection. In addition, Breast Cancer Awareness Month also aims to raise money for breast cancer research.

During the month of October, you may have access to a number of events that promote breast cancer awareness. Different organizations may schedule educational sessions, breast cancer screening promotions, media events, and more. Some organizations may also schedule events designed to provide support to families that have already been affected by breast cancer.

How to Observe Breast Cancer Awareness Month

There are several steps you can take to observe Breast Cancer Awareness Month. Some examples include:

- Attending an educational session to gain more knowledge about breast cancer symptoms, screening, diagnosis and treatment.
- Talking to family and friends about breast cancer awareness.
- Donating to an organization that supports breast cancer research (within your financial means).
- Scheduling a breast cancer screening, such as a doctor appointment or a mammogram.

Breast cancer is a serious disease that impacts millions of families every year, leading to expensive treatments and loss of life. Observing Breast Cancer Awareness Month is one of the best ways to help combat this disease and spread awareness.



HAVE A QUESTION?



Chat* with a representative directly from our website or client portal!

**Available during regular business hours only*

Speeding Up Your Century Program

PROGRAM TIPS

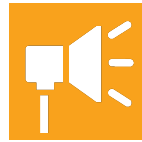
The funds you deposit into your debt settlement program every month are the fuel that powers your program to success. Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds (in any amount), can make a BIG difference.

[Click here](#) for more information on how you can contribute additional funds.



Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

[Learn More](#)



Spotlight on Success — Janice



her finances with one income. After several years of trying to solve her financial situation herself, she contacted Century for help.

financially and mentally.' Janice said. *'I told them I was very nervous about this and they were just so reassuring and calm. I have even gotten voicemails from them (Century) just to check on me!'*



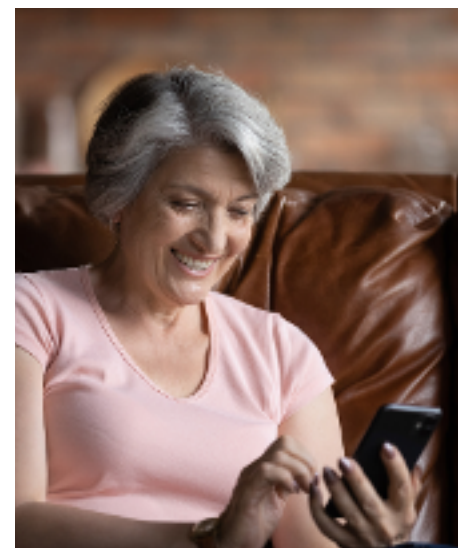
Janice has been dedicated to her program's success and after just 5 short months on the Century debt settlement program, her largest debt has already been settled. This moves her closer toward enjoying her well-deserved better financial health.

Congratulations on your program success, Janice!

We thank you for trusting us to be a part of your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!

Before her husband's passing, they underwent a few unexpected home repairs. A new furnace and water heater set them back a bit, but their shared income was enough to keep up with their credit card monthly payments. However, when Janice was left without a second income and forced to make the payments herself, she was struggling to stay afloat financially and resorted to using her credit cards even more to supplement her income.

Joining Century's program has gotten Janice back on track. *'They (Century) have given me great support both*



Get Smart About Credit Day



Occurring on the third Thursday each October, the National Get Smart About Credit Day is the annual reminder of the importance of good credit and why it should be highly sought after.

While you have already taken steps towards getting your debt under control and your credit back in good standing, this day presents an opportunity to further contemplate what other factors can culminate to negatively impact your credit. Knowing this can keep you from making your situation worse while you continue to take positive steps towards debt repayment.

What Can Affect Your Credit Score?

The following are all factors that can affect your credit score to some extent:



The Amount of Debt You Carry: You are already on your way to reducing the amount of debt you carry and this will continue to improve your credit score as you pay down what you owe through the repayment plan.



Age of Credit History: In most cases, the older your credit history, the more reliable you are deemed in the financial industry. Of course, having a good repayment history is of paramount importance as well.



Reports to Collections Agencies: If you feel that anything on your credit report is inaccurate, you should report this immediately. Obviously, the sooner you can get any issue resolved, the quicker your credit report will once again reflect your true payment nature.



Late Payments: Anytime you make a late payment, it will be reflected within your credit history on your credit report. When it's possible, make sure to pay early and pay on time. Obviously, you have taken the steps necessary to begin making payments on time once again. For future reference, one helpful way to reduce your chances of making late payments is to use your banking system to make payments.



The Number of Hard Inquiries for Credit: In many instances, it's necessary to have your credit checked — like if you are trying to buy a house or a car— and when your credit is in good standing, it's not usually a problem. However, it's important to remember that each time your credit is processed for a purchase, it will be registered on your credit report.



The Number of Accounts: Opening and closing accounts can have an impact on your overall credit score. In fact, in some

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Need a refresher of how your Century Debt Settlement program works?

Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.

[Learn More](#)



Orchard Law, PLLC

Century has established a partnership with Orchard Law to support the effort to settle enrolled accounts with certain creditors.

Your Benefits with Orchard Law



No Additional Fees



Simpler Negotiations



2 Experienced Teams



SUBSCRIBE

to the Century
YouTube Channel

Get Smart About Credit Day

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cases, it can have a significant impact, so pay attention to how many accounts you have going at any given time and be mindful of opening and closing them.

More Information About Your Credit Score

The following are some interesting facts about your credit score. Knowing these could help you continue to improve your overall credit:

- Getting rid of a bad credit score won't happen overnight. Though you are on the right path in debt repayment, the process of building back your credit takes time and demands patience.
- While it is a factor in determining whether you qualify for a loan, your credit score is not the only deciding factor used by lenders.
- In some cases, you can lower your credit score if you get rid of old credit cards. As mentioned above, opening and closing any accounts should be carefully considered.
- There are several platforms that allow you to check your credit score for free.

How to Observe Get Smart About Credit Day

Other than contemplating what factors could negatively impact your overall credit and learning some interesting facts about your credit score, there are other ways to observe or celebrate this annual focus on your credit. Most importantly, it's a good reminder to be smart about your credit overall. Access resources and take steps to improve your credit score. Make sure you regularly check your credit score, though not excessively as we just talked about. Get Smart About Credit Day is your invitation to evaluate your credit and begin working towards building it up if you haven't already gotten started. If you have, then keep up the good work!



MyCentury Portal



Review your on-boarding features, approve settlements, and information about new features.

MyCentury LOGIN



**CFT
Mobile**

The mobile app, in conjunction with your Crossroads Financial Technologies account and CFTPay is available for you to [download here](#).



We are always looking for better ways to service our clients. Knowing what lifestage you are currently in, helps us customize our messaging and future value added offers we can bring to you.

Take the Survey

October 10 - World Mental Health Day

In the past, the topic of mental health was plagued by stigma that made it difficult to discuss.

Fortunately, this stigma is now disappearing, and open discussions of mental health are becoming much more frequent.

Some people are naturally at a higher risk of getting a mental health disorder. For example, if you are under a significant amount of stress due to financial problems, your risk of mental health disorders will increase. Genetic factors may also play a role in the development of these conditions. If you have a mental disorder, being aware of your condition so you can get the proper treatment is essential. Some of the possible signs of mental health disorders include:

- Confusion
- Fatigue
- Sadness
- Hopelessness
- Changes in appetite
- Mood changes
- Anxiety

The most common mental health disorders are anxiety disorders. However, it is also possible to experience depression, phobias, post-traumatic stress disorder, obsessive compulsive disorders. Thanks to advances in science, there are now effective treatments for mental health disorders. The most common treatments recommended to people with these disorders include psychotherapy and medication. In more severe cases, hospitalization or residential treatment programs may be necessary.

Whether or not you have a mental disorder, it is still important to have an understanding of mental health and the impact it has on your life. On October 10th, we celebrate World Mental Health Day. The purpose of this event is to bring more awareness of the topic of mental

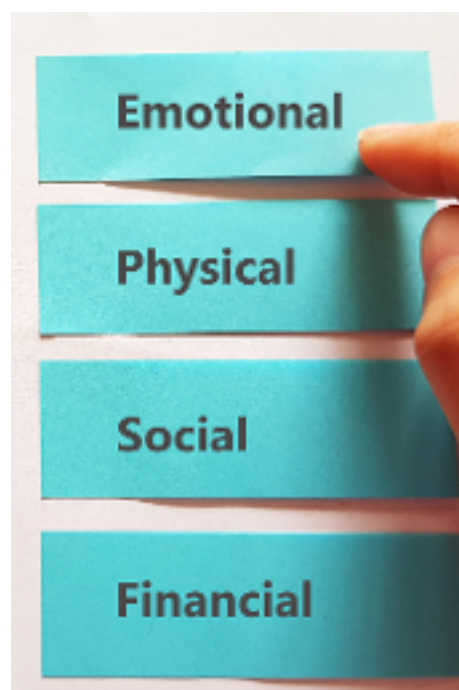


health in general, as well as to highlight the steps people can take to improve their own mental health.

About World Mental Health Day

World Mental Health Day was established by the World Federation for Mental Health, an organization that is active in many countries around the world. This event was observed for the first time in 1992. Beginning in 1994, the World Federation for Mental Health began choosing themes for this annual event. The organization offers planning kits each year in a variety of languages so that multiple countries can participate.

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Program Tip



BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWNs FACING AMERICAN TODAY.

Many people have lost their jobs and others are still working through this uncertainty. Whatever situation you find yourself in, our team has put together some tips that may help guide you in using your Stimulus Check most effectively.



Purchase essentials to have on hand — Food, gas, utilities. Here's a link of the best foods to stockpile when on a tight budget.



Pay your basic living expenses - Rent, electricity, health care expenses, etc.



Stay the Course on your Century program - Continue your monthly deposit to avoid losing active settlements and losing ground in your program.



Put money in your 'Rainy Day' fund. As we have seen, an emergency can happen very unexpectedly.

October 16th - World Mental Health Day

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Observing World Mental Health Day

Mental health affects everyone, regardless of whether they deal with mental health issues. World Mental Health Day is an opportunity to open the lines of communication about mental health with friends and family members.

On this day, multiple events are held around the globe to bring awareness to mental health issues. Examples of events you may have access to include public service announcements, conferences, marathons, free mental health screenings, and educational sessions.

In addition to participating in the events listed above, you can also observe World Mental Health Day by reaching out to the people in your life who struggle with mental health disorders. For people who don't have anyone to talk to about their disorders, reaching out can make all the difference. Many people choose to donate to mental health organizations on this day as well.

World Mental Health Day is a reminder of the importance of good mental health. If you think you may be struggling in this area, consider making an appointment with a mental health professional.



CENTURY PROGRAM SUPPORT CORNER



We have created 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 a loan opportunity that allows clients who are actively enrolled in a successful debt relief programs, to complete their program much faster!

[LEARN MORE](#)



UCAN specializes in consumer advocacy issues. They assist with collection calls, threatening messages, or any other collector harassment that you may be receiving. Access to UCAN is included with your Century debt settlement enrollment.

[LEARN MORE](#)

4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT
METHOD FOR YOU!



[CLICK TO ENLARGE](#)



Do you have a cell phone? Internet? What about cable or satellite TV? Just like most of us, you're probably paying an arm and a leg for those services. Billcutterz saves you money by negotiating lower rates with your current providers.

[LEARN MORE](#)



Community Tax has extensive experience assisting taxpayers with significant IRS tax burdens. Their dedicated team is ready to provide you with a free consultation to help determine the best plan of action for your specific situation.

[LEARN MORE](#)



Your Century Program

'Who's Who' Contact Sheet

PROGRAM PARTNER



Century Contact Information:

customer care@centuryss.com | 888.913.8784 | centuryss.com

Century Support Services is your debt settlement services company. Our goal is to resolve your unsecured debt in the shortest amount of time possible by executing on a plan that fits your budget and negotiating with your creditors to get the best settlements for you.

CONSUMER ADVOCATE



UCAN Contact Information:

877.462.8226 | ucan.net

UCAN (United Consumer Advocacy Network) specializes in consumer advocacy issues. As a Century client, your membership to UCAN is included with your account. In order to use your UCAN services, you simply need to contact them. They can start assisting you immediately with any collector harassment you may be experiencing.

3rd Party Bank Affiliates (Payment Processors)

Third party affiliate banks work with Century debt settlement clients to help administer payments (deposits) in and disbursements out of your Dedicated Accounts. Neither of these payment processors has any legal affiliation with Century. The third party affiliate banks enable you to accumulate and control your own funds within your Dedicated Accounts. These funds are then used to pay your creditors once settlements are authorized. You will work with one of the processors below.



CFTC Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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