I am the Executive Director/CEO of the only community based non-profit credit counselling agency in Oregon. Since 1971, we have been providing credit counselling and financial education to those who are in financial distress. In the coming weeks we expect a tsunami of personal and small business related credit issues in the offing. We do not have the funds not the staff to manage this demand. Through we are based in Medford we have the ability to provide credit counselling via the phone to provide all parts of Oregon. 79% of our clients come of a low and moderate income setting.

We have already seen a dramatic increase in clients asking that they be taken off their debt management program—because they now need to live on those credit cards. Across Oregon we have seen thousand from the service industry laid off and at the same time thousands of small business close. They will need credit counselling and possibly even bankruptcy counselling.

We are able to do that, we just don't have the staff nor the budget to manage this demand in business.

I am willing to review the matter via phone at the number below.

Bill Ihle



EXECUTIVE DIRECTOR & CEC

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN OREGON

DELIVERING FINANCIAL LITERACY TO THOSE IN NEED SINCE 1971

"We rise by lifting others up"

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