



Accel certified financial counselors, are available Monday through Thursday 8 a.m. to 10 p.m. EST, Friday 8 a.m. to 7 p.m. and Saturday 9 a.m. to 1 p.m.



Speak to a counselor today, call toll-free:

1-877-33ACCEL (332-2235)

Spanish: 1-866-772-2235

Monday–Thursday: 8 a.m. to 10 p.m. EST

Friday: 8 a.m. to 7 p.m. EST

Saturday: 9 a.m. to 1 p.m. EST

Visit us online: www.accelservices.org



Lending a Hand

Auto Body Credit Union

Main Office

111 S. Waverly Road
Lansing, MI 48917

Additional Branches Available
Throughout Mid-Michigan

Phone: (517) 323-0020 or
(800) 323-0048

Email: member-services@autobodycu.org

www.autobodycu.org



Helping You Manage Your Money

A free service for members.



AUTO BODY CREDIT UNION

As a valued member of Auto Body Credit Union (ABCU), we are committed to serving you. That includes free access to money management and financial education services.

ABCU has teamed up with Accel, a financial education and counseling program, to provide comprehensive education and exceptional service. Accel has been assisting individuals for more than 45 years.

Through our partnership with Accel, you will enjoy unlimited access to financial counselors without paying anything—it's free!

You can receive assistance with:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

Accel can give personalized answers to your individual needs. Ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

If you would like additional information on this service, or to speak to an Accel financial counselor, call toll-free:

1-877-33ACCEL • www.accelservices.org

Features— free to our members

Toll-Free Information Line

Members can access the Accel program for immediate help with any financial question. Financial counselors are available Monday through Saturday.

Financial Counseling Sessions

Counseling sessions are focused entirely on your concerns and needs. You are not limited in the number of sessions you may have. Your counselor will help you develop a customized budget and a detailed action plan based upon your financial goals.

Credit Report Review

The Accel program provides credit report reviews to assist you in understanding your personal credit report and credit score. Accel financial counselors will help you resolve inaccurate information, understand how bureaus report information and how to become more credit worthy. Additionally, you can get a copy of your personal credit report from Accel for a nominal fee (state restrictions may apply).

Debt Management Plan (DMP)

Working with you, an Accel financial counselor will contact your creditors to negotiate concessions and/or work out loan payment agreements. Typically, credit card companies will agree to lower interest, eliminate fees, and cease collection activity.

Housing Counseling

As a HUD-approved housing counseling organization, Accel financial counselors can help you with everything from pre-purchase education to foreclosure prevention issues. Whether you have questions about the homebuying process or how to manage a budget once you get into your home, an Accel counselor can assist you.



Additional Products and Services

- *Credit When Credit Is Due*—A comprehensive, 12-lesson financial education program developed by the American Center for Credit Education
- *BudgetSmart*—This easy-to-use software tool uses simple graphics, “pop-up” boxes and bar charts to help members manage money more effectively.

Start reaching your financial goals by calling Accel today.

