

## Mission Statement

To provide our clients and strategic partners with sound debt settlement products and services. Driven by dedicated people and the will to be successful, DMB Financial strives to be the preferred financial services company, improving the quality of life for its clients.



## DMB CLIENT TESTIMONIALS

*I am nearing the end of my debt settlement program with DMB and wanted to take this opportunity to write and thank you for your company's service, specifically those of Ms. Nalesnik.*

*As I am sure with most of your clients, we don't come to you for help with a happy situation. My problems came in the aftermath of a divorce. My ex-wife decided not to pay a series of debts, as promised, all of which were tied to my name. And by the time I realized what was happening, my credit score had dropped nearly 200 points and I was over my head and quite beside myself.*

*I discovered your company via the Internet and eventually ended up with Ms. Nalesnik as my "counselor". Through her guidance, I settled with my larger account first and then worked out an agreement with the other. In all, my settlements saved me over \$14,000, or over 49% of the total debt owed. Had it not been for Ms. Nalesnik and your company, this problem would have been over my head for years.*

*Please convey my thanks to her and to others in your company for their help*

**Timothy A.W. Ph.D, RKT  
Florida**

If you'd like to see your testimonial here, contact [newsletter@dmbfinance.com](mailto:newsletter@dmbfinance.com)  
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Summer Edition - 2008

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YOUR PARTNERS IN DEBT RESOLUTION™



The Guardian

# The Guardian

VOLUME XIII

Summer 2008

## LETTER FROM COO - DANIEL K. KWIA TEK

Dear Valued Client,

With the summer months upon us, it doesn't get much better than those nonstop barbecues, trips to the beach, and weekend outings. But planning your summer activities during these difficult economic times can be a challenge for any household. In response to the challenges we're all facing today, this edition of The Guardian offers articles that we hope you will find helpful in making your summer pleasant.

For example, you'll find articles on how to sharpen your grocery shopping skills, helping you get the most from those family cookouts. How to fight (ridiculously) high gas prices. Even how to "find" money. So pull up a lounge chair, grab a frosty cold refreshment, and take a few minutes to familiarize yourself with these articles.

As part of our efforts to provide unparalleled service to our clients, I'm pleased to announce that a new client services auditing program has recently been initiated. Its purpose is to ensure that all of our clients are receiving the very best in customer care throughout the duration of their debt settlement program. To accomplish this goal, a dedicated team of professional customer service representatives has been trained and assigned to assess the status and progress of every DMB client. They're making certain that specific goals are being met such as:

- Global and/or NoteWorld accounts remain current.
- Creditor negotiations are on track.
- Communication channels remain open.
- Optimal results and efficiencies are achieved on a consistent basis.

We're confident that our new program will result in increased client satisfaction.

I'd also like to mention DMB's ongoing Client Referral Program, where any active client can win a \$100 SIMON VISA Giftcard® for referring a relative, neighbor, or friend to us. There's no limit to the number of referrals you can have or the number of Giftcards you can receive! For more information, contact your DMB customer service representative at 866-865-6959.

On behalf of all of us at DMB Financial, I'd like to wish you a safe and pleasant summer season. Some of the most cherished summertime memories are the sights, sounds and smells of a warm summer day while enjoying a barbecue with family and friends. Enjoy the season!

Sincerely,

Daniel K. Kwiatek  
Chief Operating Officer

## HOW YOU CAN "FIND" MONEY

Gas prices up. Food prices up. Mortgage payment amounts up. Airline travel costs up. You name it, it's up. (Except your income, of course.)

These days, there always seems to be too much month left over at the end of the money. And unless you're expecting a big promotion or have an elderly relative who's going to leave you a tidy sum, you don't have many options for increasing your income.

But if you can't make more, why not look around for ways to keep more of what you have? Here are some simple ways to "find" money you didn't even know you had:

- **Give yourself less credit.** Credit cards are a wonderful convenience if you manage them properly. But if you're like so many people who routinely carry large balances, you're throwing away about 15 percent on interest charges every month—and that can really add up! Solution: Try to pay off those balances in full every month (or at least make more than the minimum payments).
- **Be a coupon clipper.** Most newspapers include a variety of cents-off and dollars-off coupons. Individually, they don't amount to a whole lot; collectively, they can save you money that could be better spent on, say, newspaper subscriptions. You'll also find a treasure trove of money-saving coupons on Web sites such as [www.eversave.com](http://www.eversave.com) and [www.clickoncoupons.com](http://www.clickoncoupons.com).
- **Donate and deduct.** Thinking about holding a garage sale to generate some income from stuff you don't need anymore? It sounds tempting—but you might end up wasting a precious weekend and not getting rid of very much. Here's a better idea: Donate those items to charity and claim a tax deduction that will probably represent a larger sum than what you might have made from your garage sale.
- **Boost your FICO score.** If you're planning to buy a home in the next few months, take a look at your FICO score, which plays a major role in calculating your interest rate. The higher your score, the lower your rate. You might be able to boost that magic number by reducing your credit card balances (yes, we're back to that again). Another potential FICO-booster, oddly enough, is to ask your credit card companies to increase your credit limit. Just don't undo all your hard work by promptly going out and charging more!

Finally, of course, don't forget to periodically check for loose change under your couch cushions. Every little bit helps.

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## SAVE GAS, SAVE MONEY

Unbelievable. Outrageous. Insane.

Those are just a few of the adjectives we're all uttering to express our disgust with endlessly skyrocketing gas prices. (Some of the other terms can't be printed in a family newsletter.) A lot of it is sheer frustration; nobody—including the folks in Washington, D.C.—seems to have any practical answers.

While it's undoubtedly a fact of life that the days of cheap gas are gone forever, there are a number of ways savvy drivers can fight back by reducing the drain on their wallets. Your savings can mount up substantially over time if you follow these simple guidelines:

- **Cut MPH for more MPG.** When you speed up from 55 MPH to 65, your vehicle's fuel economy can drop by five miles per gallon or more. Speed up to 75 and it drops by another 5 MPG or so. Are you really in such a big hurry? Or have you just become accustomed to planting a heavy foot on the accelerator?
- **Be an old smoothie.** Jackrabbit starts, erratic acceleration, unnecessary braking ... they all contribute to lower gas mileage. Try to maintain a smooth, constant speed whenever possible.
- **Click and save.** Visit Web sites that monitor gas prices. (One such site is [www.gastankone.com](http://www.gastankone.com).) You're apt to discover substantial price differences between gas stations in your area.
- **Keep regular habits.** It makes no sense to pay for high-octane gas if your vehicle doesn't require it; the only benefit is to the oil company's bottom line. You may find that your vehicle runs just fine on regular even if the manufacturer recommends premium. (Be sure to check your owner's manual first, though.)
- **Live with inflation.** If your tires are supposed to be inflated to, say 32 PSI but they've gradually leaked down to 22, you can lose about 1-1/2 MPG. That may not sound like much, but it adds up as the miles go by.
- **Choose the path of least resistance.** Running your air conditioner during the summer can cut your fuel economy by as much as 20 percent. However, it does make sense to operate the AC when you're on the highway because open windows create an aerodynamic drag. On the other hand, when you're on secondary roads, it's more economical to turn off the air and open those windows.
- **Lose excess weight.** It's tempting to use your vehicle—especially if it's a pickup truck or an SUV—to transport or store heavy items, but reduced MPG is the price you pay for lugging around a lot of extra weight. Ask yourself if you really need to be hauling around all that stuff.
- **Stay tuned.** Remember to get tune-ups at regular intervals as recommended by the manufacturer. You'll benefit from not only peak engine performance but also better gas mileage.

So don't just throw up your hands and mutter choice expletives every time you have to visit the pump. Fight back—and save.

## HERE'S FOOD FOR THOUGHT

When you're shelling out \$4.50 for a gallon of milk or three bucks for a dozen eggs, you don't need to be told that grocery prices have been zooming towards the stratosphere. But that doesn't mean you have to fall into the trap of assuming you're just another helpless captive of the economy. On the contrary, you have the power to take charge and make some smart decisions that can save you significant dollars—not only at the checkout counter but elsewhere as well:



- **Plan your trips to the supermarket.** It's tempting to impulsively hop in the car when you run out of milk, bread, or some other staple. Considering the price of gas, however, it's foolish to make such trips for one or two items. Instead, plan to hit the supermarket on a planned, regular schedule, not just whenever the spirit moves you. So what if it means going without some everyday foods for a couple of days now and then. No milk in the house? Substitute juice. No bread? Serve muffins. Your family may even welcome the brief change of diet—and you'll save plenty on petrol.
- **Shop by your list—and only by your list.** How many times have you arrived at the checkout counter and realized that half the contents of your shopping cart were impulse purchases? Resist temptation: Make a list of what you're going to buy, then stick to it. If possible, shop without the kids along—otherwise they'll pester you to buy overpriced junk food you don't want or need.
- **Clip and use those coupons.** Elsewhere in this issue, we say that newspaper cents-off and dollar-off coupons can turn into "found" money. Well, that bears repeating here. A dollar off this salad dressing, fifty cents off that package of noodles—you might be surprised at the way those small amounts add up. Some frugal shoppers routinely cut \$200 or more off their grocery bills over the course of a year just by making use of coupons. Could you use an extra \$200?
- **Keep a sharp eye on the clearance section.** Supermarkets regularly mark down all kinds of items, particularly those that bear an upcoming expiration date. So visit the clearance section before you go anywhere else in the store. Tip: Consider buying large quantities of products you commonly use and freezing the ones that can be frozen. Then they'll be available whenever you want them—and so will more of your shopping dollars.
- **Don't be afraid to ask.** When will such-and-such an item be on sale or marked down? What time of day do sales usually begin? It never occurs to most shoppers to march right up to the customer service window and ask—but if you don't ask, how are you going to know?

Plan, list, clip, watch, ask—and save!

The articles presented in The Guardian are based on publicly available information and are not intended to provide a complete and comprehensive guide to such matters. Before making any decisions relating to your personal well being, you should consult with your accountant or legal advisor. DMB Financial, its staff and its programs are not intended to provide legal or tax advice.

## FEDS VS. UNFAIR CREDIT CARD PRACTICES

Have you ever had the unpleasant—but increasingly common—experience of finding that your credit card provider has suddenly boosted your annual percentage rate (APR) without warning or explanation? Do you suspect that the grace period for making payments has been steadily shrinking? Does it seem as though the bank is applying your payments in such a way as to maximize interest charges? In other words, do you have the helpless feeling that you're being taken for a financial ride?

Good news! Some welcome relief is in the works, courtesy of the U.S. government.

At the beginning of May 2008, the Federal Reserve Board proposed a set of new regulations that would help to protect consumers against the aforementioned practices and a number of others considered to be unfair. These rules, proposed for public comment under the Federal Trade Commission Act, are a follow-up to the board's 2007 proposal for improving credit card disclosures under the Truth in Lending Act.

The proposal includes five major protections for credit card users. (Note that although we'll use the term "bank" throughout, these rules would also apply to other institutions such as savings associations and federally chartered credit unions.)

- **Rates on Preexisting Balances** - Banks would be prohibited from increasing the APR on a preexisting balance (except under certain limited circumstances), and would have to permit the consumer to pay off that balance over a reasonable period of time.
- **Above-Minimum Payments** - Banks would not be permitted to apply payments over the minimum in a way that maximizes interest charges.
- **Discounted Promotional Rates** - Banks would be required to extend the full benefit of discounted promotional rates by (1) applying payments over the minimum to any higher-rate balances; and (2) offering a grace period for purchases for which the consumer is otherwise eligible.
- **"Two-Cycle" Billing** - Banks would be prohibited from assessing interest charges using the "two-cycle" method, which calculates interest on balances on days in billing cycles preceding the most recent one. (In effect, the cardholder gets hit with a double whammy because interest is charged retroactively to the date of purchase—even if it's the month before.)
- **Reasonable Payment Time** - Banks would have to give consumers a reasonable amount of time to make payments.

Also included are regulations affecting payment of deposit account overdrafts, whether they're created by a check, an ATM withdrawal, a debit card purchase, or some other type of transaction. Financial institutions would be required to provide consumers with notice and an opportunity to opt out of overdraft payments.

According to a Federal Reserve Board member, these and other proposed rules "would provide the benefits of substantial protection against practices that can harm consumers." At a time when consumers are under relentless financial pressure on so many fronts, it's reassuring to know that someone is watching our backs.



## Client Services Corner

DMB Financial's Client Services organization was created with you in mind, our valued client, to ensure that you receive the highest level of service during the entirety of your debt settlement program. Contact your favorite DMB client services representative with any questions or concerns you may have. We're here for you!

### HOURS OF OPERATION

**Monday through Thursday - 8:00am – 9:00pm EST**

**Friday - 8:00am – 4:00pm EST**

**Saturday 9:00am – 4:00pm EST**

Phone: 866-865-6959

Email: [clientservices@dmbfinance.com](mailto:clientservices@dmbfinance.com)

### NEW CLIENT SERVICES AUDITING PROGRAM

In our ongoing efforts to provide unparalleled service, we are pleased to announce that a new client services auditing program has been implemented to ensure that our clients are receiving the very best in care. At the core of this new initiative, specially trained client service representatives monitor the progress of every DMB client, making certain that specific goals are being met such as; Global and/or NoteWorld accounts remain current, creditor negotiations are on track, communication channels are open, and that optimal results and efficiencies are being achieved. We're confident that this new program will result in increased client satisfaction.

### CLIENT REFERRAL PROGRAM – WIN A \$100 SIMON GIFTCARD!

DMB likes to remind its newest clients about the company's Client Referral Program. In short, DMB Financial will present any active client with a \$100 SIMON VISA Giftcard® for referring a relative, neighbor, or friend to us. As a matter of fact, THERE IS NO LIMIT as to the number of referrals you can have, or the number of SIMON Giftcards® you can receive! Call your client services representative for more details!

### INDUSTRY FIRST CLIENT CONTEST CONTINUES TO PICK WINNERS!

As a reminder to all of our clients, DMB Financial launched an industry first client contest in September 2005 that continues to this day! Every month and once per quarter, DMB randomly chooses a winner from its client database. The monthly winner's Global Services or NoteWorld account is credited with an amount equal to their monthly program payment and the quarterly winner receives a credit of up to \$5,000 following the successful settlement with one of their creditors. These winnings are used towards outstanding debt obligations and future settlements—moving you one step closer to becoming debt free!

### Q2/2008 Client Contest Winners:

APRIL: Paula P. – Ohio

MAY: Charlie W. – Louisiana

JUNE: Robert & Maria A. – Michigan

QUARTERLY WINNER: Gary U. – New York