

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

In 2004, my household income went from two to one due to medical issues. Needless to say, trying to pay the bills was difficult and before long I was drowning in over \$50,000 in debt.

While surfing the Internet for debt management companies, I discovered your company. After my initial consultation, I decided to take a chance knowing that your company could help reduce the number of creditor calls and eliminate my debt. Today, I'm glad I took that chance because thanks to your help, I have paid off my debt!

In 2005 when I started your program, I had twelve creditors. As of March 2008, I have only one creditor remaining, which will be settled in the next two months. I would have never completed this journey without your help, especially from my settlements advisor, Ms. Retalic, who provided outstanding service by negotiating equitable settlements with my creditors. I'd also like to thank Ms. Francois for calling me every month to keep me updated on my account.

Again, thank you all for giving me a fresh start!

Milton S. - Texas

If you'd like to see your testimonial here, contact newsletter@dmbfinance.com
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WWW.DMBFINANCE.COM
VISIT US ONLINE!

DANVERS, MA 01923
P.O. BOX 410
FAX: 978-338-2304
866-865-6959
TOLL FREE

YOUR PARTNERS IN DEBT RESOLUTION™



The Guardian

The Guardian

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LETTER FROM COO - DANIEL K. KWIATEK

Dear Valued Client,

With a frequent chill in the air and wood stoves firing up around the country (well, in most regions, anyway), once again we'll be replacing our summertime memories with those that only the fall season can bring—gorgeous foliage, hot apple cider, and of course, football. (The latter happens to be one of my fall season addictions.)

As we head into the final months of 2008, I want to congratulate you for focusing squarely on the tasks at hand. All of us at DMB know all too well the challenges you face and want to thank you for choosing us to help you resolve your debt obligations. Rest assured that if we continue, as a team, to stick to our tried and true game plan, we WILL succeed.

DMB FINANCIAL BECOMES A MEMBER OF TASC

I'm pleased to inform you that in line with our ongoing efforts to become the industry's premier debt settlement company, DMB Financial has become a proud member of The Association of Settlement Companies (TASC™) by demonstrating the required business practices and standards put forth by this highly regarded industry advocate.

TASC's goals are to promote good practices in the debt settlement industry, protect the interests of consumer debtors, and lobby on behalf of debt settlement companies on the federal and state level. To find out more about TASC, visit their web site at www.tascsite.org.

HOLIDAY OFFER

I'm pleased to announce that DMB is doubling the value of its time-honored Client Referral Giftcard program from the customary \$100 to \$200 for the months of November AND December!

DMB Financial will present any active client with a \$200 SIMON VISA Giftcard® for referring a relative, neighbor, or friend who becomes an active client during the month of November or December. In fact, there is NO LIMIT to the number of referrals you can have or the number of SIMON Giftcards you can receive! Contact your client services representative for more information.

CLIENT CONTEST EXTENDED

The partners at DMB Financial are happy to announce that our Client Contest, which was officially launched in September 2005, has been extended through March of 2009. Every month and once every quarter, DMB randomly chooses a winner from our client base. The winnings are applied to outstanding debt obligations and future settlements—moving the winning client one step closer to becoming debt free.

On behalf of all of us at DMB Financial, we'd like to wish you the very best for the holiday season and a Happy New Year!

Sincerely,

Daniel K. Kwiatek
Chief Operating Officer

AVOID THESE FINANCIAL TRAPS

According to the Census Bureau, median incomes today are actually lower than they were back in 1999—even after being adjusted for inflation. No wonder so many people are perpetually at the edge of a financial abyss, scrambling just to get by month after month in this shaky economy. If you're among them, it's mighty cold consolation to know that you have lots of company. Head for higher ground by resolving to avoid these common money mistakes:

Not calculating the real cost of a purchase. Time payments mean interest—and interest can boost the overall purchase cost by a significant amount, particularly for a big-ticket item like a vehicle. So before you sign on the dotted line, take out a calculator and multiply that “low, low monthly payment” by the number of months you'll be paying it. That's going to be the real price.

Buying something just because it's on sale. “30% off!” screams the ad. Yes, if you buy it you'll save 30%—but if you don't really need it and don't buy it, you'll save a cool 100%. On the other hand, if your purchase is essential, you may be able to find the same item for even less by visiting online price-comparison sites such as PriceGrabber.com, BizRate.com, or NexTag.com.

Overloading those credit cards. When you buy something on a credit card, it almost feels as though you're not really spending actual money—then reality strikes when the bills come in. The best revenge is to stop using credit cards altogether. If that isn't a practical answer, then at least try to make higher than minimum monthly payments or you'll be in hock to your friendly card issuer forever.

Not keeping track of expenditures. You can't get a handle on your finances if you don't even know where the money is going. Take advantage of a money management software program such as Quicken or Money, which are designed to help speed and simplify the tracking process.

Not saving anything for a rainy day. Regardless of how burdensome your monthly expenses may be, you still need to have something in the bank. You're surely asking for trouble if a financial emergency strikes and you don't have any savings to cushion the blow. Most likely you can't afford a big chunk of your paycheck—but how about, say, \$50 per month? Even if you don't count interest, that builds to \$600 per year—creating a small, but potentially vital, hedge against disaster.



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HOW'S YOUR INSURANCE IQ?

Nobody likes paying insurance premiums, but everybody needs insurance. The trick is to make sure you have the right kinds and the right amounts. It's a delicate balance: Too little and you're risking potential disaster; too much and you're wasting money.

Vehicle Insurance

Skimping on vehicle insurance coverage is not a good idea. It's almost a certainty that whatever your state's minimum coverage requirements, they aren't nearly enough to fully protect you in case of a serious accident. You may save a few dollars on those relatively inexpensive premiums, but that won't help much if an accident victim decides to go after your home or other personal assets.

Home Insurance

If you're a homeowner, perhaps you haven't been periodically upgrading your home insurance so that it covers what your home is currently worth. Let's say you bought your home 20 years ago for \$225,000 and insured it for that amount. Today, its value has risen to \$375,000, yet you haven't increased your coverage. Consequently, if you should have to replace the entire structure—because of a fire, for example—your insurer will only reimburse you roughly what you paid for your home rather than what it's now worth.

Life Insurance

The most common types of life insurance are term life and cash value. In general, term life gives you more bang for far fewer bucks. It covers your life for a specific term (hence the name), providing beneficiaries with a payout if you should die during that term. In addition, term life premiums tend to be considerably lower than for cash value plans. Agents who try to sell you cash value will tout the investment component, but you can almost certainly do better investing elsewhere. And if you rent, look into renter's insurance, which protects your assets against such incidents as personal liability, vandalism, and fire.

Health Insurance

Your health is your most precious asset, both for yourself and for your loved ones. At the very least, be sure you have catastrophic coverage so that you or your family won't be faced with staggering health-care bills if you become severely ill for an extended period. If your health is reasonably good, you can keep health insurance premium costs to a minimum by selecting the highest deductible you can afford—meaning that your out-of-pocket costs will be higher but your premiums will be lower.

Long-Term Care Insurance

If you're between 50 and 60, look into long-term care insurance, which covers nursing-home and some in-home expenses. The premiums aren't cheap, but they pale in comparison to the monthly cost of staying in a nursing home—which can top \$50,000 per month in some cases. Since your potential payout may be many years away, be sure to sign up with a reputable, established insurance company.

With so many options and variables to consider, we'd suggest that you review all of your insurance needs with trusted professionals.

FEE REVENUES UP, UP, UP

According to a recent report in the Wall Street Journal, credit card fee revenues zoomed from \$12.8 billion in 2003 to \$18.1 billion in 2007. That's a tidy 41% increase over a five-year period—and those fees now represent almost 40% of the total revenue for credit card issuers.

Credit card issuers are taking plenty of flak from both the public and the government over their use of fees. Consequently, congress and federal agencies are investigating credit card industry practices and advocating new rules. Despite all the protests and scrutiny, however, banks and issuers continue to defend their practices and—as might be expected—oppose new regulations.

Until recently, if you exceeded your credit limit you were not only charged an over-the-limit fee, your card was usually declined when you tried to make a purchase. Now most issuers will let you continue charging even if you're over the limit, but they have upped the penalty. You'll still pay the fee and probably be hit with a whopping default rate of more than 30% as well.



Unpleasant Arithmetic

What does that mean? Well, let's say you have a \$5,000 balance and make minimum payments of 3% of that balance.

- If your card carries a 14% rate, you'll pay about \$634 in interest in the first year.
- But if your rate is increased to 30%, you'll shell out about \$1,459 in interest—an increase of \$825. Ouch!

Most banks have boosted overdraft penalties, the debit card/checking account version of the over-the-limit fee. They'll assess you \$30 or more whenever you write a check for more money than you have in your account.

Several banks have also initiated an extended overdraft policy: If your account is in overdraft mode for a week or so, you're liable for an additional one-time fee that can range from \$30 to \$42. What's more, one regional bank recently began charging overdrawn customers an additional \$7 per day from the seventh day to the 30th!

The new policies are an unwelcome extra burden for those consumers already struggling to maintain their accounts and keep up with their debt payments. With little or no alternatives for credit, they're the people most likely to find themselves perpetually caught in the undertow.

Although we at DMB realize that sometimes it's easier said than done, our advice is to avoid, if at all possible, exceeding your credit card limit or writing checks on imaginary funds. It only makes the banks richer and you—well, less so.

HANG UP ON COSTLY LONG DISTANCE

It's always nice to reach out and touch someone hundreds or thousands of miles away, but it's even nicer to know that astronomical long-distance charges won't arrive as an unpleasant surprise at the end of the month.

When the telephone industry was deregulated almost 25 years ago and Ma Bell's monopoly came to an end, the door opened wide to vendor competition. Today, dozens of small, little-known long-distance providers are scrambling to offer inexpensive—in fact, downright cheap—rates to consumers. With such a wide assortment of carriers and plans available, there's just no reason to spend big bucks on long-distance happy talk—or any other kind of talk.

First and most important, keep in mind that long-distance rates can vary greatly from company to company and state to state. To find the best deals, you need to do some homework.

— *If you call primarily to a few states ...* Let's say you're considering an unlimited long-distance plan with good per-minute rates. That might work out well if you call all over the country—but suppose you tend to call only one or two states most of the time? Perhaps there's another plan that offers lower per-minute charges to those states even if the rates are higher to others.

— *If you call primarily within your own state ...* If you live in Dallas and your son lives in El Paso, it might be a good idea to look around for a plan that offers unlimited in-state long-distance calling instead of one that covers the entire country.

— *If you often make long-distance calls when you're away from your primary phone ...* Whether the number you're dialing is within the U.S. or overseas, prepaid phone cards can offer significant savings regardless of where you're calling from. All you have to do is enter your card number and then place the call.

— *If your calling "pattern" has no pattern ...* Not everyone's calling habits can be neatly categorized. If you're one of those folks, you might be a candidate for one of the many 1010 dial-around plans that offer a single low rate for calls, whether they're made from your primary phone or somewhere else.

— *If you have an up-to-date computer and high-speed Internet service ...* Look into Voice over Internet Protocol (VoIP) service, which takes advantage of Internet technology to let you make free local and long-distance calls. VoIP works by taking standard analog voice signals and digitizing them into data signals, just like the kind you receive when uploading to, or downloading files from, the Internet. Of course, you must be connected to the Internet to utilize this service.

Many telecommunications experts predict that, between VoIP and cell phones, conventional landline service may become extinct. In the meantime, sign up for a plan that's right for you, and those sky-high long-distance bills will definitely become extinct.

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.



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

DMB FINANCIAL BECOMES ACTIVE MEMBER OF TASC

In its never-ending quest to become the industry's premiere debt settlement company, DMB Financial is pleased to announce that effective July 2, 2008, the company became an active member of TASC™ (The Association of Settlement Companies) by demonstrating the required business practices and standards put forth by this highly regarded industry advocate.

TASC's goals are to promote good practice in the debt settlement industry, protect the interests of consumer debtors, and lobby on behalf of debt settlement companies on the federal and state level. To find out more about TASC, you can visit their web site at www.tascsite.org.

WIN A \$200 SIMON GIFTCARD DURING THE HOLIDAY SEASON!

That's right! DMB Financial has just doubled the value of its Client Referral Giftcard from **\$100 to \$200** for the months of **November AND December!**

DMB Financial will present any active client with a \$200 SIMON VISA Giftcard® for referring a relative, neighbor, or friend who becomes an active client during the month of November or December. There is no limit 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's industry first Client Contest continues to pick winners! Every month and once per quarter, DMB randomly chooses a winner from its client database with the winnings being used towards outstanding debt obligations and future settlements—moving you one step closer to becoming debt free!

Q3/2008 Client Contest Winners:

JULY: Theresa A. – New York

AUGUST: Paul D. – California

SEPTEMBER: Vickie Z. – Texas

QUARTERLY WINNER: Rachel W. – Wisconsin