

Try our **Debt Payoff Calculator** Put in all of our credit card balances and interest rates. If you continue to make minimum payments, you will be in debt for many years.



LATEST NEWS

The Washington Times

Earlier this week, the Federal Reserve released its monthly G19, which is the monthly consumer credit report. At first blush, the report appeared positive as total consumer debt trended down in February compared with year-end 2008 levels. >>**MORE**

GET STARTED NOW!

Call 1-888-345-PAID (7243) now

First Name*:

Last Name*:

State*:

Email:

Phone*:

Alternate Phone:

Best Time to Call:

Total Debt

* required fields

About National Credit Exchange

National Credit Exchange is a member of The Association of Settlement Companies with an excellent rating. We are a company that provides debt settlement services to consumers who are struggling with unsecured debt. Our agents spend quality time with our clients to give them a detailed breakdown of their current financial situation while also informing them of all the pros and cons of a debt settlement program. Once enrolled, our program's specialists work with you to keep you informed every step of the way. Our number one goal is to give the consumer the right information so they can make an informed decision in their quest for financial freedom.

What is debt settlement?

Debt settlement is a process of negotiating with creditors to accept payment that is less than the full amount of the debt owed. It starts with creating an affordable savings plan with the consumer over a period of time. Funds accumulate in a secured trust account until enough has been saved to negotiate with the creditor, and then the process repeats until the debts have been repaid.

Why do people need debt settlement?

Because having a lot of debt affects everyone in more ways than just your pocket book. It affects the way we live, our health, and our families. It's a great option if you are looking to avoid bankruptcy, have lost your job, are unable to keep up with the minimum monthly payments, or just can't get ahead. If you are focused on settling your unsecured debt and gaining financial freedom, debt settlement is a great way to help you with achieving your goal.



National Credit Exchange is a member of (TASC)
The Association of Settlement Companies.
This trade association has developed a
standardized [industry disclosure](#) for consumers.



*Individual results may vary and are based on ability to save funds and successful completion of all program terms. Debt settlement program does not assume or pay any consumer debts, and does not provide tax or legal advice. Program not available in all states.
Read and understand all contract terms prior to enrollment

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