



RDR: BALANCE TRANSFER

A SAFETY NET FOR NEW CREDIT CARD ACCOUNTS

The American Debt Relief Balance Transfer Program

The ADR Challenge is a balance transfer program that provides marketing tools to Credit Unions to effectively convey to members or potential members the savings potential of transferring their high interest mega bank credit card balances to not-for-profit Credit Unions. ADR measures the savings on their interactive map and ticker as it counts to a goal of saving consumers \$300 million.

More information about this program can be found at www.adrchallenge.org



How does Responsible Debt Relief fit in this program?

The Responsible Debt Relief (RDR) system features innovative algorithmic software that precisely calculates consumer debt capacity and debt repayment capability based on numerous and specific variables.

Responsible Debt Relief (RDR) has partnered with the American Debt Relief Challenge by providing a state-of-the-art underwriting assessment to participating Credit Unions at a modest fee. With well-trained counselors using this powerful software, RDR produces and sends an easy-to-interpret risk assessment report to participating Credit Unions through a secure, CU-specific webpage. This customized report enhances the ability of Credit Union staff to make more prudent decisions on whether to approve a full or partial balance transfer, or to decline the application.

As soaring household debt drives current prospective CU members to seek lower interest rates, the RDR system provides Credit Unions with a cost effective method for more accurately analyzing the risk associated with increased credit card portfolios as well as an innovative program for increased membership.

For a complete description of the numerous services offered by RDR, contact our office at info@responsibledebtrelief.org. We are also able to schedule webinars to describe, explain and answers questions regarding this revolutionary program.

WEB-BASED SECURITY

The RDR algorithmic software operates with numerous layers of security for your members confidence and peace of mind..

PRODUCTS & SERVICES

- Collections
- Underwriting
- Mortgage Modification
- Balance Transfer
- Hybrid Financing

CUSTOMER SUPPORT

Help is available at all times to assist with problems or concerns while using our products.

1-888-332-5819

CONTACT

info@responsibledebtrelief.org

1-888-332-5819 (P)

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