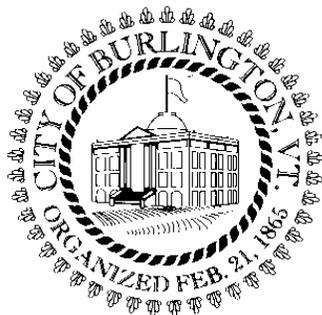


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PRESS RELEASE
FOR IMMEDIATE RELEASE

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City Announces Free Credit Counseling Opportunities

City Hall to Host Credit Counseling on Thursday Afternoons through June

Free Credit Report Day May 18

Burlington, VT, April 22, 2011 – This spring, there are two great opportunities to get free credit counseling. On Thursday afternoons through June, City Hall is hosting a credit counselor from Opportunities Credit Union who will provide a free credit report pull, a discussion of credit repair options and an action plan. This service is open to all regardless of income. Walk-ins are welcome, but appointments are also available by calling 865-7144 or e-mailing cedofd@ci.burlington.vt.us.

On May 18, the CASH Coalition of Chittenden County is offering a Free Credit Report Day event at 88 King Street (offices of the Champlain Housing Trust) in Burlington from 3-7 p.m. Open to those with household incomes of less than \$50,000, the first 50 participants will get their credit scores for free, together with the opportunity to review their credit report one-on-one with a credit counselor. Walk-ins are accepted but appointments are encouraged by calling 540-2569 or e-mailing dcunningham@cvoeo.org.

A credit score affects your ability to get credit such as a mortgage or a car loan. And it affects what you pay to borrow, and the terms you're able to get. The higher your credit score, the less you pay for a car loan, a mortgage loan, credit card interest – and even car insurance and utility deposits. A difference of 200 points on your score can mean paying hundreds of dollars more a month. Plus, your credit score may influence your chances of getting a job, or even an apartment.

People are often surprised to find that their score is better than they thought it would be. But even if your score isn't what it could be, there are ways to build or repair your credit and increase your score - and it's better to take action than to ignore it.