



### So how do you choose which company to use?

Hopefully by now you have decided that financial assistance is the best way to eliminate your debt problems. The only question is what company do you choose out of the many organizations offering this service? There have been many new companies springing up in the last few years offering this type of service and, unfortunately, not all are created equal. So how do you go about finding a company that is going to do you justice while eliminating your debt? Here are just a few things to look out for:

#### 1) Do they have Certified Debt Arbitrators and do they Ask Questions?

Does the company have certified debt arbitrators handling your debt? If not you may not get the results they claim. Another question to consider; Does the company you're talking to ask you relevant (and basic) information such as what banks you have debts with, how much you owe to each bank, what state you live in, any recent balance transfers or cash advances? This makes a big difference to a company's ability to help you. If they just give you an estimate without asking these questions, beware. *Ask them do they have this experience?*

∅ **SCF's debt assistants are certified Debt Arbitrators (CDA)** through the **International Association of Professional Debt Arbitrators** and have over 20 years of experience in the finance industry.

#### 2) Are they Bonded?

There are some unscrupulous companies out there that could take your money and run; you want to be protected from this. A bonded company will protect you from a company's unscrupulous employees.

∅ **SCF protects you with a \$100,000 Surety Bond.**

#### 3) Do They List an Address on Their Site?

Does the same company that resolves the debt employ the same debt consultant? There are many organizations that sign people up and then sell that client to another company. SCF does not buy or sell clients. We have one of the best resolution teams in the country and SCF handles everything in-house. **Also it's important that you check to see if the company has a office with a physical address (i.e. not a PO Box or no address at all be very wary!)**

∅ **SCF - State Capital Financial's™** corporate headquarters is located in Corpus Christi, Texas. It is from this central location that we are able to service our clients nationwide. Branch office is located in Hallandale Beach, Florida.

#### 4) Do They Have a Service Guarantee?

There are many companies that do not guarantee their services which means the company has no incentive to resolve your debt once they have collected their service fee.

∅ **At SCF - State Capital Financial, if we are unable to resolve an enrolled account, We will refund back to you or adjust your service fee by an amount equal to the service fee charged on that particular account balance at initial enrollment.** Note: You must have sufficient funds to settle the account in order to be eligible for the guarantee.

#### 8) Do They Charge Paperwork Fees?

Does the company you're considering want money just to talk to you or send out information? I've heard of companies charging \$100 or more just to mail out the contract! Any company that does this should definitely be avoided.

★ **Learn more >>** Use our 30 minute free phone consultation. A valuable asset offered by **State Capital Financial** in order to help educate consumers. Simply fill out our application by clicking **Start Now!** or **Call Toll Free 1-866-517-3536**

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