

Do You Need Credit Assistance?

- Are you retired, on a fixed income or pension, and do not have enough every month to make your monthly payments?
- Have your monthly bills increased due to a divorce or a marriage breakdown?
- Are Collection Agencies or Landlords now calling you due to missed bill or rent payments?
- Have you been considering bankruptcy?

Remember, with OCCA you are NEVER ALONE.



- √ YOU direct your creditor calls to us
- √ OCCA arranges affordable payments
- √ OCCA negotiates lower interest rates
- √ OCCA secures settlements
- √ OCCA resolves disputes

Call us today for a **FREE** assessment to discuss a program that is tailored to your needs.

Or better yet, visit our Head Office and meet with one of our credit counselors.



OCCA is registered and licensed with the Ministry of Small Business & Consumer Services in the Province of Ontario.



188 Wilkinson Road, Suite 1
Brampton, Ontario
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www.occa.ca



Toll Free: 1-866-USE-OCCA or 1-866-873-6222
Phone: 905-455-8474
Fax: 905-595-0255
E-mail: info@occa.ca



DEBT Too Big?

Are you finding it difficult to make ends meet because of your unsettled credit? Is your debt hindering your quality of life? Don't stress. OCCA can help you through the trap of continually falling behind and making payments that get you nowhere with:

- Credit Cards
- Retail Credit
- Loans
- Credit Lines
- Mortgages
- Collection Agencies

OCCA

CONSUMER DEBT RELIEF

What Is OCCA?

OCCA was founded by highly qualified and experienced credit and collection experts with the goal of taking away the stress and confusion relating to credit.

OCCA is an independent firm. We are not supported by creditor donations like non-profit credit counseling offices. This allows our counselors the freedom and flexibility to negotiate directly with your creditors with only your best interest in mind.



Our ONLY concern is YOU

With OCCA YOU determine how much YOU can afford, so we can arrange a new plan tailored to your personal financial situation. Whether you are on a fixed income or pension, employed or out of work, OCCA will have a plan that will work for YOU.

Why Join OCCA?

OCCA has successfully assisted thousands of Ontario consumers with their debt burdens.

The reality is most Canadians, find themselves in a financial crisis at some time during their life. Professional assistance will help you take control of your situation.

Did your creditor explain how interest works? Here is an example using a debt of \$10,000:

\$10,000 with 29% interest rate (retail card)

By paying the recommended minimum payments of \$300/month it would take you 581 months or 48 YEARS to pay! PLUS the interest would total \$39,886.46 leaving you with a total repayment of \$49,886.46 ~ ALMOST FIVE TIMES your principal balance!

Do you feel misled?

OCCA Gives You All The Help You Need!

OCCA educates consumers in order to successfully deal with creditors, collection agencies, and solicitors, who make it difficult to find affordable ways to move past overwhelming debt.

The OCCA program for consumers will help relieve you of the financial and emotional burdens associated with debt.

What Our Members Say...



"Dear Stephen, I am writing to thank you for all of your help throughout this process. I am happy to say that because of the phone call we made to OCCA we are now COMPLETELY DEBT FREE. Although it was scary at first, this process has allowed us to break the cycle of debt and see a future of financial stability. Stephen, your knowledge, patience and understanding from start to finish has been outstanding! Thank you again for all of your help."



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