



Your Fair Lending Advocate in Delaware!

## Credit Clinic

# Destination: Economic Independence

### Diana Bernal

Clinic Director—bilingual  
603 North Church Street  
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www.dcrac.org  
diana@dcrac.org  
1-877-825-0750 x101  
302-654-5024 x 101  
302-654-5046 (Facsimile)

### Office Hours

9:00 am to 5:00 pm  
Monday through Friday  
We serve clients in  
New Castle, Kent, and Sussex

### By Appointment only

Please bring the following:  
3 months pay stubs  
3 bank statements  
Copies of ALL your bills  
Proof of income

We provide ALL our services AT NO COST without regard to race, color, national origin, religion, sex, familial status, disability, age, creed, source of income, marital status, or sexual orientation.



**STANDARDS FOR EXCELLENCE**

**Outreach Clinic** reaches our target community through Money Matters!—our signature finance education program since 1995 designed to position our clients for a better financial future. Our focus is on smart borrowing.

- Seminars: Focused on consumer protection
- Hour-long television programs
  - NCC: First Sunday, 3-4pm, Ch. 28
  - Kent & Sussex: Wednesday, 8-9pm, Ch. 96
  - Sussex: Second Tuesday, 7-8pm, Ch. 24
- Radio on www.wrbg1079fm.com
  - Weekly: 10 am to 12 noon
  - Last Wednesday: In Spanish 4 pm to 5 pm
  - Last Wednesday: In English 5 pm to 6 pm

**Controversy Clinic** helps Delawareans exercise their rights under Equal Credit Opportunity Act, Fair and Accurate Credit Reporting Act, Fair Debt Collections Practices Act, etc. The Clinic’s primary focus is to build a pool of responsible consumers of financial services through one-on-one coaching which includes job search, help with managing and establishing budgets and building and repairing credit.

- Financial Fitness: 5-week 10-hour course
  - Delawareans Save
  - Credit Builder Program
- One-on-one consultations by appointment

**Pro Bono Panel** of volunteer experts from legal, accounting, and credit backgrounds help us serve your needs more effectively and efficiently.

### About DCRAC

The Delaware Community Reinvestment Action Council is a tax exempt, charitable nonprofit whose mission is to ensure equitable treatment and equal access to credit and capital for the underserved populations and communities throughout Delaware through advocacy, education, legislation, and outreach. Founded in 1987, DCRAC is the first non-profit in Delaware to be awarded the Standards for Excellence Seal of Excellence in 2007 after completing a rigorous voluntary review that is a visible symbol of the most well managed, responsibly governed organizations.