



NEWS YOU CAN USE

Bad Credit Need Not Be Forever

(NAPSA)—Bad credit hurts. It can affect your ability to get a home, a job, a bank account, a telephone, an insurance policy, or a car.

But it is a problem that can be fixed in time by working with the right lender and proving that you can meet your obligations.

It is not uncommon for someone to sign up for many credit cards, run each one up to the limit, and then have difficulty paying bills.

When the time comes to buy a car, this person may have a hard time getting financing because of a bad credit record.

However, working with the right lender can make a difference. For example, the almost 1,000 new and used car dealers that work with Credit Acceptance Corporation offer car loans to people with "sub-prime" credit ratings.

Credit Acceptance guarantees that virtually every consumer with a regular source of income will get a credit approval within seconds through their patent-pending Internet-based Credit Application Processing System (CAPS).

This kind of financing can make it easier to get a car and a second chance to build credit. By the time the car loan is paid off with on-time monthly payments, the borrower's credit rating will reflect his or her newfound discipline and be substantially improved.



A person who has bad credit can get a second chance.

This approach can work for you if you have credit problems you want to fix and you need a new car. The first step is to find a dealer that is both respectable and respectful of your situation. Then you have to select a car that you can depend on through the life of the loan and afterwards.

Car dealers affiliated with Credit Acceptance have to meet defined standards of quality for their cars and respect for their customers.

Rather than hounding people to make payments, Credit Acceptance's collection department is committed to working constructively with borrowers.

Credit Acceptance is an indirect sales financial services company. For the name of a car dealer that works with Credit Acceptance, e-mail otto@creditacceptance.com or call 1-800-592-4252.