



2005 Annual Report



Consumer Credit Counseling Service Of Central Oklahoma

Helping people help themselves become financially strong individuals and families through counseling, debt management and education.

3230 N Rockwell
Bethany, OK 73008
405/789-2227 or 1-800-364-2227
www.cccsok.org

From the President

2005 at a glance

8,503	Number of face to face, telephone and Internet counseling sessions.
2,067	Individuals or families reducing their debt through their own Debt Management Plan.
\$11,346,733	Dollars returned to creditors through the Debt Management Plan
13,101	Educational session participants receiving credit and debt education in classes, seminars, business settings; including
3,273	university and high school students
5,339	Session participants receiving education on housing issues
720	Number of bankruptcy sessions performed between October and December 2005

Since 1967, CCCS has had a very positive impact on families and individuals across central Oklahoma. 2005 was a very exciting year for CCCS. Our financial literacy programs, individualized credit counseling, housing counseling and our Debt Management Plan were provided to thousands of Oklahomans. Our services enable our clients to improve their lives by taking control of their spending and debt. The passage of a new bankruptcy law was a catalyst for many changes in our business structure. We forged new relationships with bankruptcy attorneys and their clients in order to provide them with outstanding bankruptcy education. We have added new certified counselors in order to better serve our clients.

Technology updates are allowing our clients to enjoy greater convenience than ever before. Our new website at www.cccsok.org contains vital information and helpful tools to assist our clients with their financial needs. Early in 2006, we are excited to install a new state of the art telephone system. Clients will be pleased to experience more efficient customer service and expanded features. In order to be available to our clients at their convenience, we will be expanding our call center hours in 2006.

CCCS owes a great deal of gratitude to our partners. We have the wonderful support of United Way organizations in several communities as well as partnerships with financial institutions, government entities and other organizations. Thank you for contributing to the success of our agency.

I appreciate your interest and support of CCCS of Central Oklahoma. On behalf of our entire team of professionals and volunteers, we will continue to do the very best we can to make a meaningful difference in people's lives across central Oklahoma.

John L Cooper
President & CEO

From Our Clients



“I am very thankful that this service exists. Thank you for the caring staff that you have available to help people learn to manage their finances.” – a Shawnee client

***“Peace of mind is what I came looking for and it's what I found. I appreciate your very professional service.”
-a North Oklahoma City client***

“The feeling of taking control of my debt was a huge relief. Thank you for your support.” -a South OKC client

“This really gives me hope and the feeling that there is a light at the end of the tunnel. It is a wonderful opportunity for us who are in trouble with debts to help ourselves.” - a Lawton client

“I feel as if a huge weight has been lifted off of my shoulders. You gave me hope that I can survive this situation.”-an Enid client

“The counselor was so easy to talk to. I really learned a lot. I feel great about the prospect of climbing out of debt and relieving some financial pressure.” - a Stillwater client

Who We Are

Our Mission: CCCS is a non-profit agency committed to helping people help themselves become financially strong individuals and families through counseling, debt management and education.

Board Officers

Board Chairperson- Lynette Leonard

Vice Chairperson-Sheldon Edmond

Secretary- Luke Wigley

Treasurer- John H. Marshall

Board of Directors

Don Hardin

Jim Carlin

Richard Conley

Charles de Coune

Rita Pangborn

Dr. Candy Sebert

Nina Smith-Leckie

Randy Thurman

Special Thanks to the following organizations
for providing counseling facilities:

Altus

Midfirst Bank

Chickasha

Midfirst bank

Ft. Sill

Ft. Sill Army Post

Shawnee

Shawnee Housing Authority

Tinker AFB

Tinker Federal Credit Union

Weatherford

First National Bank

Volunteers

Sheldon Edmond

Jeri Stroup

Linda Brown

CCCS Staff

Management-

John Cooper– *President & CEO*

Jennifer Delcamp–*Vice President*

Gary Lukens–*Vice President*

Lila Hoover– *Director of Housing*

Tracey Rider– *Director of Administration*

Lois Starkey– *Director of Operations*

Tamora Morris– *Regional Manager*

Christine Burleson– *Regional Manager*

Staff-

Tressa Barnett

Nancy Berry

Tamra Brady

Cristy Cash

Kathy Carnahan

Bob Cook

Dora Covey

Jackie Crandall

Karen Dahl

Cheryl Dedrickson

Amy Emmons

Fathia Farah

Claudia Ford

Adriana Garcia-Brown

Sue Grayson

Jean Hammons

Brenda Hancock

Anne Herd

Angela Holland

Kendra Jackson

Amy Jones

Judy Jones

Gretchen Kelle

Amber Lemley

Kerri Little

Kecia Long

Jennifer McNabb

Walter Pappoe

Lisa Rangel

Monica Smothers

Andi Swart

Jane Synnott

Erick Waldrop

Martha Watson