

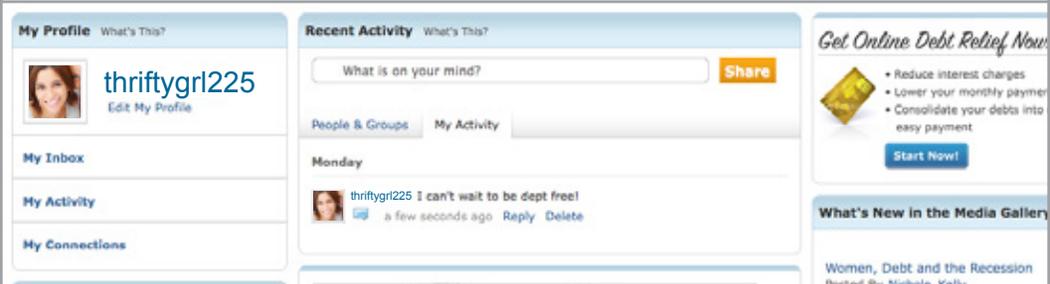


*A Guide to the CareOne
Online Community*





What is the CareOne Online Community?



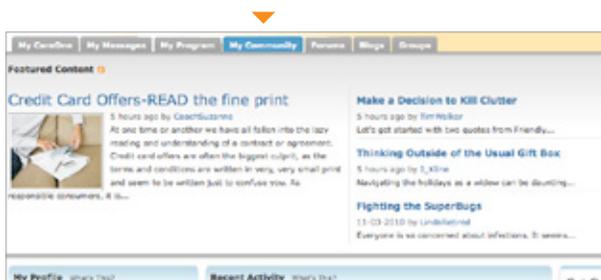
The CareOne Community is an online meeting place that allows customers to connect with like-minded individuals who are facing similar financial situations and are also looking for money management guidance, advice, and support. Our customers who participate in the community and use its resources experience greater success with their debt relief plans.

Because we rely almost entirely on content contributed by community members, new information is continuously being added to the various sections within the community. In order to truly understand how to navigate through the CareOne Community, it is important to first understand how the community is structured.

log in now at community.careonecredit.com

My Community

The [My Community](#) tab is the home page for the community. Once you have logged in through either the community or *My CareOne*, the **My Community** tab allows you to view and edit your profile, provides you with an overview of the **Featured Content** in the community, and offers a snapshot of recent activity that you or your connections have been a part of.



There are two key features to point out on the [My Community](#) page:

My Tags

This is your personal tag cloud, and it allows you to display your interests to other community members. You can create your own tag cloud by selecting any words or short phrases that help describe you and your interests. Your tag cloud is then made public and can be used to find other members that share your interests.

It's very easy to create and edit your personal tag cloud:



1. Make sure you are in the **“My Community”** tab, and then scroll down until you see your avatar.
2. Click the link to **“Edit Tags”** at the bottom of the My Tags widget.

My Badges

These are badges you have earned by participating in the community or in one of the debt relief plans. The plan-specific badges are color-coded according to the specific debt relief plan you are enrolled in, and are awarded based on your progress and achievements. You have the option of making your badges public, so that others can view them and connect with you, or keeping them private.

It's very easy to view and edit your badge settings:



1. Make sure you are in the **“My Community”** tab, and then scroll down until you see your avatar.
2. Click the link to **“Edit Badge Settings”** at the bottom of the widget.

Forums

A forum is an online discussion board where community members can hold conversations in the form of posted messages. Messages are not shown in real-time, so the forum page must be refreshed or reloaded to view any newly-posted messages.

While we allow our members the freedom to post whatever content they feel is appropriate, we monitor the forums to ensure that no discriminatory or abusive language or information is posted. Because we believe in transparency, and in the importance of encouraging our members to post any feedback or comments they have, we do occasionally receive negative criticism or feedback to our brand or services. While we work hard to ensure that all of our customers are happy and that we receive minimal negative feedback, we feel it is important to keep the information accessible. This allows other members to review both the complaint and the response to it so that they are aware of and can learn from the issues other members are dealing with.

Forums are very easy to navigate and participate in once you are familiar with the language. Below is a list of the key terms used within a forum:

Moderator:

A moderator is a user of the forum who has been granted access to edit the posts and threads of all members in order to moderate the discussion and keep the forum clean. Within the **CareOne Community forums**, we identify our moderators by giving them a specific community badge.

Post:

A post is a message, submitted by a member, enclosed in a block containing the user's name, as well as the date and time it was submitted. Members are able to edit or delete their own posts, as well as reply to another post. Posts can be searched by either selecting the thread (topic) you are interested in and reviewing all the posts within that topic, or by scrolling down and reviewing posts based on when they were submitted.

Thread:

A thread is a collection of posts focused around a particular topic. The first post starts the thread, and the posts that follow within the thread continue the discussion from that original post. A thread can contain any number of posts, including multiple posts from the same members. Posts are shown in order from the most recent post to the oldest post within a particular thread.

Reply:

A reply is a post that answers or responds to a previous post. Once a reply has been posted, it becomes part of the thread within that forum.

Within the My CareOne Community, we have two different types of forums that can be accessed from the [Forums](#) tab at the top of the page:

Ask the Community Forum

This forum allows community members to post questions for other community members to answer. While you can post any type of question you want, most of the threads within this forum cover debt and money-management related topics that members are looking for advice on from other members, such as managing your plan, sticking to a budget, and working toward a debt-free future.



Ask the CareOne Expert Forum

In this forum, community members can post financial and plan-related questions for one of our certified credit counselors to answer.

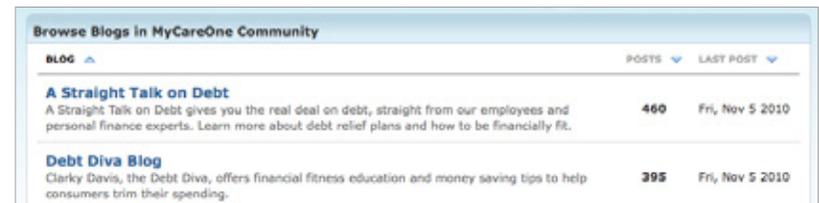


Blogs

A blog is an online journal, written in a more conversational style, usually focused on a particular area of interest, like finances, politics, or cooking. The content is updated frequently, and is very personality-driven and opinion-based. While there are many different types of blogs, the blogs in the **CareOne Community** are written by various CareOne customers, employees, and personal finance experts, all focused on topics related to debt relief, money management, and financial education.

Once you click on the [Blogs](#) tab at the top of the page, you are taken to the main blogs page and are able to access our most popular blogs. The top of the page lists the different blogs available to read, along with a description of what each blog is about, the number of posts within each blog, and the date of the last post. The bottom half of the page provides snapshots of the most recently-posted blogs, and the box at the right of the page, titled "Popular", shows the title, author, and date of the most popular blogs currently featured in the community.

You can easily search the blogs by changing how they are sorted. You can sort by recency, number of views, or by the number of comments and posts. Once you have read an entry, you can choose to leave a comment or question for the author, mark it as a favorite blog, or simply move on to something else.



Groups

The **Groups section** consists of four different groups broken out by life stage and life event. The purpose of these groups is to provide our members with a way to connect with other members facing similar life challenges, and to provide one central location to access relevant content and information specific to their group.

Once you click on the [Groups](#) tab at the top of the page, you are taken to the main groups page and are able to read a description of each of our four groups, in order to determine which suits you best. You can then click on the group(s) that interest you and opt to join this particular group, or simply browse the content within this group.

There are three navigation tabs toward the top of the main page for each group. The first tab, Home, is similar to the **My Community home page** in that it provides you with a snapshot of recent activity in general, as well as your recent activity within the particular group. The second tab, provides a list of blogs that relate to that particular group. And the third tab, Forums, shows a list of forum threads, many of which are life events within the particular group.



This is your community, and we encourage you to get involved by participating, connecting, and visiting often. New content and information is posted daily, so there is always something new and exciting to check out. We are always happy to receive feedback and comments, so please feel free to send us an email through the community or through the **Ask the Community gadget** available on your *My CareOne* page.

Remember, you are not in this alone. CareOne, along with our community of over a million members are here to help you work toward a debt-free life.

**Please feel free to contact us at
1-800-CARE123 with any questions
or issues.**



CareONE



1-800-CARE123 (800-227-3123)

careonecredit.com

Operating hours are:
Monday through Friday 8:00am to 11:00pm EST
Saturday 9:00am to 6:00pm EST

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