

**When should I consider counseling services?** Anytime you have a need for a second opinion concerning the financial implications of a business decision, ask us about what our counseling services can do for you.

**What is the process for counseling services?** AFSC staff will meet with you to discuss the nature and scope of the services you require. AFSC staff will work with you and your other financial partners to assess your current financial position, analyze future opportunities and see how this fits with your changing business environment and market realities.

**Who will I be working with?** An AFSC Loans Officer will work with you. The Loans Officer will introduce other players from the AFSC team as needed to meet the expectations you set out together.

**Is there a fee for this service?** No fee is charged for this service.

**What will I have to provide?** Normally, historical and current financial information is required. Counseling is a joint process and you should plan to invest considerable time and energy in the process.

**Where can I get more information?** Please call, fax or e-mail the AFSC location nearest you. We will personally respond to your call and direct you immediately to a Loans Officer who will assess your specific needs