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Dear Friends

I recently received an anniversary message from my bank that included a statistic I couldn't stop thinking about. In 2025 alone, their cardholders charged \$180,560,894 at fast-food restaurants — and that total didn't even include the month of December.

I'll admit it: I was part of that number. Not in a way that would ever be noticed, but enough to recognize how easily everyday choices add up. One glance at a credit card statement can quietly tell the story of a year — busy days, quick decisions, and habits we don't always stop to question.

As we step into a new year, it's a good moment to pause and reflect on a few practical things many of us tend to overlook. The start of a year has a way of encouraging fresh perspectives — not dramatic changes, but small adjustments that make life feel more manageable and intentional.



With tax time approaching, it's helpful to take a closer look at our credit card statements. Personal purchases, work-related expenses, subscriptions we forgot about — they're all there in black and white. Sorting through them now can save stress later, especially if you run a business, manage household expenses, or juggle both.

Those statements can also offer insight into our well-being. They often reveal patterns tied to convenience, stress, or lack of time — all perfectly understandable, but worth noticing. A simple monthly review can help us make more intentional choices, whether that means cutting back, planning ahead, or just being more aware.

There's another consideration many people don't think about: privacy.

Credit card statements may be requested when applying for housing, financing, or certain types of credit. They can reveal more about our routines than we realize. While there's nothing wrong with legitimate purchases, it's worth remembering that how you spend your money is deeply personal.

One small way to maintain that privacy is to use cash for purchases you'd rather keep off a statement. It's not about secrecy — it's about control and choice.

As the year begins, this isn't about guilt or perfection. It's about awareness. Small habits, reviewed regularly, can lead to healthier finances, less stress, and a greater sense of control over our personal information. Taking a little time now can prevent bigger surprises later and help the year ahead feel more grounded and predictable.

Here's to a thoughtful start to the year — and to making choices that support the life you're building.

With Appreciation,

Herb Chinoski



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Need More Time — and More Control Over Your Calls?

Do you remember when calling a business felt simple?

You'd ask for a department and hear, "Of course, one moment." If the person you needed wasn't available, you didn't hit a voicemail maze or busy signal. Instead, someone politely offered to take a message or have the call returned. That kind of experience didn't just feel better for callers, it worked better for businesses too.

Today, not every call needs a long conversation or detailed message. Sometimes a caller simply needs to be routed, reassured, or briefly acknowledged. A modern version of good old-fashioned switchboard service does exactly that. Your answering

service can act as an efficient clearinghouse, transferring calls when appropriate, taking quick messages, providing basic information, or handling urgent situations right away. Think of it as a virtual front desk that keeps things moving without pulling you away from what matters most.

The result is two valuable things: time and money. You avoid unnecessary interruptions, including spam and nuisance calls, while keeping service costs under control and ensuring every caller is handled professionally. Sometimes, simple really is better.



Life in 25 Words or Less: "Character is much easier kept than recovered."
—Thomas Paine

Are Checks Becoming Obsolete?

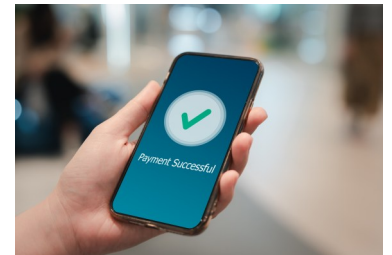
For many of us, writing a check still feels familiar — but it's becoming far less common.

In fact, the shift away from paper payments is already well underway. Beginning September 30, 2025, the federal government completed its move away from paper Social Security payments, transitioning recipients entirely to direct deposit. Today, fewer than 7% of consumer bills are paid by check. Most payments are now made electronically, using debit cards, credit cards, or ACH transfers.

According to recent consumer payment data, debit cards account for about 18% of bill payments, while credit cards make up roughly 15%. Increasingly, however, ACH payments are becoming the preferred method for recurring expenses such as rent, utilities, and service invoices.

There are good reasons for that. ACH payments are:

- Faster
- More cost-effective
- More secure
- Easy to schedule
- Easy to track



Once set up, ACH payments reduce paperwork, eliminate mailing delays, and help ensure payments are made on time without extra effort.

If you're interested in setting up ACH or have questions about payment options, our billing team is happy to help. Just give us a call or send us a message, and we'll walk you through the process.

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