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Although most of our favorite apps and services are free, some of our most favorite online services are the ones we're willing to upgrade or pay for. In doing so, the developers support and we also get some tremendous premium features. Here's a look at ten of the best online services that are actually worth the price. As we prepare to say thank you for our delicious Thanksgiving meals (and looming food comas),... Read moreLast week we asked you to share what online services you're paying for right now, and now we're back to sharing the universal favorites. Here they are in order of popularity: We love free stuff, especially free apps and services. But sometimes you have to pony up a little ... Read moreNetflix: This movie rental and streaming service was by far the top recommendation, and it's not hard to see why. Netflix is affordable, has a great movie library, and can flock to so many different devices. It's also been readers' best choice for best web video service recently. 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You have a lot of things to spend your hard-earned money on, so today's episode of Lifehacker Read moreAfter reads Duck Duck Go founder Gabriel Weinberg's post on online services for which he pays. we have to wonder the same thing about you, our readers. Cloud storage services like Dropbox are one example of a kind of online service that many people pay extra for (because they need more room to back up important files). Sometimes you also have to pay for the premium service option to get more functionality, such as offline notebooks for mobile devices in Evernote. Other online services, such as Amazon Prime shipping, are more amenities than essentials, but still be worth the cost to many people (though you can even get Prime for free if you have an EDU address or a child). With Amazon's recent entry into consumer cloud storage, we've offered guite a few competitors... 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This data is used to track and contact you in case of non-payment. It's very annoying to receive collection calls on your phone, home and office; or that you receive messages from your credentials asking you to contact the financial company to settle your debts, but if you stop paying, that's one of the consequences. Physical visitsMost people who apply for credit online believe that they will only have to avoid annoying collection calls. But companies have staff, whether their own or through a third party, to conduct home visits across the country. Many people are surprised to note that there are people who do visit your home or work to claim payment, which can be painful for the creditor. In general, if there is effective communication and willingness to pay, companies avoid sending debt collectors to their homes, but in extreme cases such visits are made to the debtors. Judicial collection This point is very important, since debtors are often unaware of this important consequence. When negative reports to your credit platforms to file a lawsuit to require payment. Of course, this process also comes at a cost to the allowances, which is why it is considered the last option once all other efforts fail. Image: Depositphotos.comJudicial collection basically consists of obtaining a ruling to collect the credit with the applicant's assets. The fact that a loan is born without guarantees does not mean that it can later not be offered under a judicial collection. To of a court ruling, the grants may request you from real estate (such as houses), cars, household goods, bank accounts or even part of your salary. Our allowances know sometimes situations happen beyond the reach of credit applicants. An applicant can stop paying due to a lack of employment, health problems or even natural disasters. But if the perception of who gave you the credit is that there is simply a refusal to pay and there is no will to give a good conclusion to the credit. You may be interested: What is debt crowdlending or crowdfunding? In summary, the effects of default on a loan are very similar to traditional credit granted in physical shape. But if you make your payments on time, rest assured that online credit and much more convenient than going to branches each time. It's up to you that you can use the technology correctly to access the new financial services to come. Come.

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