

Credit Counseling Center - Bankruptcy Disclosures

Bankruptcy Pre-filing Counseling Disclosure

The Credit Counseling Center (CCC) has over 13 years of experience educating consumers and clients about money and credit. CCC is accredited by COA, an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c) (3) of the Internal Revenue Code. We do not pay or receive fees or other considerations for referrals of clients to or by our agency.

Our instructors have completed the certification program offered by the National Association of Certified Credit Counselors.

This agency will not disclose or provide any information about this session to a credit-reporting agency. Should you decide to enter into a Debt Management Plan (“DMP”) (which will be explained in the course of this session) you will be provided with separate agreement and disclosure forms.

To help cover the cost of providing this program to you, this agency charges a fee of \$50.00. In limited circumstances you may be eligible to have this fee waived. We will not deny service due to an inability to pay.

Bankruptcy Education Disclosure

The Credit Counseling Center (CCC) has over 13 years of experience educating consumers and clients about money and credit. CCC is accredited by COA, an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c) (3) of the Internal Revenue Code. We do not pay or receive fees or other considerations for referrals of debtor students to or by our agency.

You may take Money in Motion, our bankruptcy and community education program online. A certified consumer credit counselor or teacher will supervise the Money in Motion on-line courses. Our instructors have completed the certification program offered by the National Association of Certified Credit Counselors. For online students, please email any questions you have regarding Money in Motion to contact@ccc-credit.com. You will receive a response to your questions within 24 business hours.

We will ask you to voluntarily fill out basic demographic information. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or as required by law. We may compile data in aggregate form; however, your information will not be disclosed in any manner that would personally identify you.

To help cover the cost of providing this program to you, this agency charges a fee of \$50.00. In limited circumstances you may be eligible to have this fee waived. We will not deny service due to an inability to pay.

At the conclusion of Money in Motion, you will be provided with a certificate within 3 business days. You will need to provide us with your bankruptcy case number for this certificate. .

If you are dissatisfied with the service provided by our agency you can utilize the Compliant Resolution Process. You agree to hold Credit Counseling Center, its employees, and volunteers harmless from any claim, suit, and action resulting from this service. Nothing herein shall apply to actions or claims under the provisions of the United State Bankruptcy code, 11 U.S.C. Sec. 101 et seq.