



CDRI

**Consumer Debt
Relief Initiative**

Member Code of Ethics

I. Personal and Professional Integrity:

CDRI members conduct their business with honesty, transparency and in the best interest of the consumer. Members promote an environment that values respect, fairness and integrity.

II. Mission:

CDRI has a clearly stated mission and purpose, approved by the Board of Directors, in pursuit of the public good. All CDRI members will promote the mission of the organization and in all its dealings, the Member shall conduct itself in line with those stated objectives.

III. Legal Compliance:

The Member is knowledgeable of and complies with all federal and state laws, regulations and applicable governing agencies and regulatory bodies.

- a) Each Member must comply with the TSR in its strictest form.
- b) No member shall collect advance fees for services not yet performed.

IV. Openness and Disclosure:

All solicitation and marketing materials represent the organization's policies and practices and will reflect the dignity of the program beneficiaries. All published communications will be complete and accurate in all respects.

V. Inclusiveness and Diversity

The member takes meaningful steps to promote inclusiveness for equity in the workplace, as well as fair and equitable practices providing for services to under-



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served or disadvantaged communities. Programs and policies will be developed to support veterans and members of the Armed Forces.

VI. Professional Development

All members shall:

- a) Communicate honestly and with complete transparency with consumers in regards to anticipated fees, costs, negative impacts of participation in the program and realistic expectations.
- b) Create and adhere to a Privacy Policy to protect consumer's privacy and personal identifiable information (PII).
- c) Maintain an Internal Complaint System that allows for and facilitates prompt remedying of consumer's complaint.

VII: Professional Responsibility:

All members shall:

- a) Cooperate with CDRI in its ongoing effort to identify and implement industry practices which impugn or threaten the reputation of the debt settlement industry as a whole.
- b) Cooperate with CDRI regarding any consumer complaints and to promptly review and address the matter to bring to a swift resolution in a light most favorable to the consumer.
- c) Continue to educate employees, contractors, affiliates and vendors regarding the CDRI Code of Ethics and the CDRI Best Practices to ensure business operates ethically and responsibly.