



CDRI

Consumer Debt Relief Initiative

Member Code of Ethics

As CDRI Members, we agree:

- I. To conduct our business with integrity, and always in the best interest of prospective and enrolled clients. We will only recommend debt relief products or services that provide genuine value to our clients.
- II. To never charge upfront fees for debt settlement services. We will only charge reasonable fees when we achieve positive results for our clients.
- III. To permit our clients to cancel our services at any time, and without any financial penalty.
- IV. To advertise truthfully and communicate honestly with complete transparency to prospective clients regarding expected fees, costs, options, risks, benefits, and expectations.
- V. To cooperate in good faith with all government agencies, and to comply with all applicable state and federal laws and regulations.
- VI. To maintain the privacy of our client's personal information. Our privacy policies shall be compliant with all applicable laws and we shall clearly explain when personal information is to be shared with others and for what purpose.
- VII. To develop and promote programs to further assist underserved communities who have been traditionally denied access to financial services.
- VIII. To develop and promote financial programs to support our veterans, members of the Armed Forces, and our nation's first responders.
- IX. To cooperate with CDRI in identifying ongoing industry practices which impugn or threaten the debt relief industry or its customers.
- X. To maintain an internal complaint system which promptly addresses and remedies consumer complaints. We will cooperate with CDRI regarding consumer complaints and will promptly review and address all consumer issues.
- XI. To continuously educate our employees and affiliates regarding this Code of Ethics and the CDRI Best Practices to ensure our businesses always operate ethically and responsibly.
- XII. To not contract with, hire, or otherwise do business with any person or company (including third party marketers and escrow companies) who do not agree in writing to follow CDRI's Code of Ethics, or have conflicts of interest.