



*By choosing to become an AFCC member, you have chosen to abide by the following strict Code of Conduct.*

**American Fair Credit Council (AFCC) Code of Conduct/Truth in Services**

1. Members shall comply with all federal and state laws regulating credit advocacy and debt relief services, including, but not limited to, the 2010 FTC Rules on for debt relief providers.
  - a. The FTC Rules, among other things, only permit fees to be charged after:
    - i. A written agreement is entered with a consumer;
    - ii. A settlement or result is obtained; and
    - iii. The consumer authorizes and accepts such result.
  - b. As a matter of clarification, the AFCC cannot and will not make determinations as to whether any claimed "exemption" to the FTC Rule is valid. Any company that is charging Advance Fees for debt relief services will not be eligible for membership, regardless of the legal validity of any claimed exemption.
2. Communications with clients and the public shall be honest and truthful.
3. Members shall work with the AFCC to maintain transparency and trust with the public.
4. Agreements and services shall be conducted in good faith.
5. Members shall advocate solely for the consumer and shall not accept compensation, fair share, contributions or donations from creditors.
6. Fees charged for services shall be fair and reasonable.
7. Representations regarding the services and potential outcomes of the service shall be fair and accurate.
8. Estimates used in setting up a program for clients such as the total cost and program length shall be based on historical and substantiated data.
9. Members shall clearly and conspicuously disclose both the risks as well as the benefits of credit advocacy to individuals enrolling in programs.
10. Members shall clearly and conspicuously explain what fees are charged for services, how they are charged and when such fees are earned.
11. Members shall protect the privacy of personal information of clients and prospective clients.
12. In addition to the above, AFCC members shall abide by the more detailed AFCC Standards in their operations and dealings.

On behalf of the below listed AFCC member, I affirm that we commit to the above Code of Conduct for the member's actions and conduct in the operation of our company.

I understand that a violation of the code of conduct is grounds for suspension or expulsion from the AFCC.

By: \_\_\_\_\_ Name: \_\_\_\_\_ Date: / /

Member Company Name: \_\_\_\_\_