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Hrs: 8:30 a.m. – 5:00 p.m. ET

**CREDIT SERVICE
 ORGANIZATIONS
 WITH SURETY**

Disclosure of Rights to Buyers of Services of Credit Service Organizations operating with surety registered in West Virginia as required by WV Code §46A-6C-6

Notice to Buyer: The registration of a credit service organization with the Secretary of State does not imply an endorsement of that organization by the Secretary of State or the State of West Virginia

Section 1: Name of Credit Service Organization: _____
 Name of Person Acting as Broker or
 Agent for this Customer: _____
 Address of Broker/Agent: _____

 Broker/Agent: Telephone: _____ Fax: _____

Section 2: The following is a complete and detailed description of services which will be provided to the buyer under this contract, along with the cost of each service:

| <u>Description of Services: (Attach additional page if necessary)</u> | <u>Cost of Service</u> |
|---|------------------------|
| | |
| Total Cost | |

Section 3B: Notice to Buyer by Credit Service Organization Operating With Surety

Buyer: This organization has obtained and retains in effect a surety bond or maintains a surety account in the amount of \$15,000. We hereby give notice that:

- You have the right to maintain an action at law against the credit services organization and against the surety or trustee for damages incurred by violation of the Credit Service Organization Act, Article 6C, Chapter 46A of the WV Code.

- The name and address of the surety company which issued the surety bond are:

The name and address of the depository & the trustee and the account number of the surety account are:

Section 4: Buyer's Rights and Other Notices

A "buyer" means an individual who is solicited to purchase or who purchases the services of a credit service organization.

As a buyer, you have certain rights:

- You have a right to review any file maintained on you by a consumer reporting agency, as provided by the Fair Credit Reporting Act (15 U.S.C. Sec. 1681 et seq.)
- Your file is available for review at no charge on request made to the consumer reporting agency within thirty days after the date of the receipt of notice that credit has been denied, and your file is available for a minimal reporting charge at any other time.
- You have a right to dispute directly with your consumer reporting agency the completeness of accuracy of any item contained in a file on you maintained by that consumer reporting agency.
- **ACCURATE INFORMATION CANNOT BE PERMANENTLY REMOVED FROM THE FILES OF A CONSUMER REPORTING AGENCY.**
- No consumer reporting agency may make any consumer report containing any adverse item of information dating from more than seven (7) years before the report.
- Non-profit organizations which provide credit and debt counseling services are available. The WV Association of Consumer Credit Counseling Services (call 1-800-869-7758) or the National Foundation for Consumer Credit (call 1-800-388-2227) will connect you to a local organization, or check your yellow pages under "Credit Counseling Services" to find a non-profit service.

Section 5: Acknowledgement of Receipt of Disclosure Statement

I, the undersigned buyer of the services listed in Section 1, acknowledge that I have received a copy of this statement for my own records on this date, and that I understand that an exact copy of this statement, as signed below, will be maintained on file by this credit services organization for a period of two years after this date.

Date Statement Signed and Received by Buyer: _____

Printed name of Buyer: _____

Signature of Buyer: _____