

## Conflict of Interest Policy for Counseling Services

At Credit.org, we are committed to providing unbiased, ethical, and client-centered counseling services. As a nonprofit organization, our priority is to act in the best interests of the individuals and families we serve.

To maintain transparency and protect the integrity of our services, we follow this Conflict-of-Interest Policy:

1. **No Product or Lender Endorsements**

Credit.org does not promote, recommend, or endorse any specific lenders, creditors, or financial products. Any information provided during counseling is for educational purposes only.

2. **Counselor Independence**

Our counselors do not receive commissions, bonuses, or incentives based on the outcome of your counseling session or any financial product you may choose.

3. **Funding Sources**

Credit.org receives funding from a variety of sources, including government grants, nonprofit foundations, and financial institutions. In some cases, we may receive a fee from a mortgage lender, servicer, or one of our industry partners for services we provide. These funders do not influence the advice or recommendations provided during counseling.

4. **Referral Transparency**

If we refer you to another organization or service provider, it is solely based on your needs and in your best interest.

5. **Client Rights**

You have the right to receive impartial guidance and to make your own financial decisions without pressure or obligation to use any specific service, product, or provider.

6. **Fees**

While we do charge a nominal fee for certain services, there is no obligation to use any of our other services. You are also welcome to explore other nonprofit agencies, such as the NFCC or FCAA, for additional support.

If you have any concerns about a potential conflict of interest or feel that advice given was not in your best interest, please contact our compliance team at [complianceteam@credit.org](mailto:complianceteam@credit.org).

Thank you for trusting Credit.org.