

### PROBLEM RESOLUTION PROCESS

Credit.org is committed to providing you with the highest quality professional services. Nonetheless, we understand that problems may occasionally arise or that you may be dissatisfied with our services. We are confident that our support team will work with you to resolve these issues. However, if you wish to share a concern, we ask that you use the following steps. Nothing in this Problem Resolution Process affects your rights under state or federal law, and the use of this process is entirely voluntary.

**Step One:**

Try to resolve the issue with the staff member involved by providing specific information about your concern within twenty-four (24) hours of the incident and/or the problem being reported and establish timeframes for completing the review.

**Step Two:**

If Step One is not possible or the issue is not resolved to your satisfaction, please email, write, or call the Quality Assurance Department:

**Email:** [qa@credit.org](mailto:qa@credit.org)

**Mail:** P.O. Box 5438, Riverside, California 92517

**Phone:** 833-297-1365

**Step Three:**

Credit.org may request a telephone call with you and/or seek additional information from a staff person. We will respond to you within five (5) business days and will continue to work with you until your issue is resolved.

**Step Four:**

If your issue remains unresolved, you may appeal in writing directly to Credit.org's President. After further fact-finding, a concluding decision will be provided within twenty (20) business days.

### Non-Discrimination Policy

Credit.org is dedicated to providing confidential and professional counseling to aid and support financially distressed families and individuals, regardless of race, color, national origin, religion, familial or marital status, age, sex, sexual identity, gender identity, receipt of public assistance, the good faith exercise of any rights under the Consumer Credit Protection Act, disability (as defined in The Americans With Disabilities Act of 1990, 42 USC § 12101–13 and any regulation promulgated thereunder), or any other unlawful basis.

Credit.org serves all members of the community. We do not engage in the practice of discrimination in the selection and participation of clients in our programs or services based on any of the characteristics listed above or any other unlawful basis.

Clients have the right to review their files on Credit.org's premises in the presence of an authorized employee. This process ensures confidentiality of other individuals whose information may be included within the file. If Credit.org determines that serious harm would likely result from a review, senior management will document the reason for denial. Clients may submit a written statement to be inserted into their file regarding concerns, services they are receiving or wish to receive, or to dispute Credit.org's refusal of a file review. In such cases, a qualified professional will review the records on the client's behalf and provide a statement on the potential harm. Consumers or family members also have the right to be heard by a designated review panel or person responsible for oversight.