

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 unsatisfied 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 Problem Resolution Process is entirely voluntary.**

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| Step One: | Try to resolve the issue with the staff member involved by giving him or her the specific information about your concern within twenty-four (24) hours of the incident and/or 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: qa@credit.org , P.O. Box 5438, Riverside, California 92517, or telephone at 833-297-1365. |
| Step Three: | Credit.org may request a telephone call with you and/or seek more information from a staff person. Credit.org 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 is still unresolved, you may appeal in writing directly to Credit.org's President. After additional fact finding, he will provide a concluding decision to you within twenty (20) business days. |

Non-Discrimination Policy

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 with respect to race, color, national origin, religion, familial or marital status, age, sex, sexual orientation, gender identity, receipt of public assistance, good faith exercise of any rights under the Consumer Credit Protection Act or disability (as the same is defined in The Americans With Disabilities Act of 1990, 42 USC § 12101-13 and any regulation promulgated thereunder) or any other unlawful basis.

Clients have the right to review their files on Credit.org's premises and in the presence of an authorized Credit.org employee to ensure reviews are carried out in a manner that protects the confidentiality of other individuals whose information may be contained within the file unless Credit.org determines that serious harm would likely ensue as a result of such a review in which case senior management will enter into the file and document the reasons for the refusal. Clients may also submit in writing a statement to be inserted into their file about their concerns, the services they are receiving or services they wish to receive and/or dispute Credit.org's refusal for a file review whereby a qualified professional will review the records on behalf of the client and provide a statement as to the harm determined. It is the right of the consumer or family member to be heard by a panel or person delegated to review responsibility.