



## Credit Help Member Disclosure Agreement

Member is aware of their legal rights as provided in the Fair Credit Reporting Act by the Federal Trade Commission and is also aware that the member can perform credit repair themselves at no cost to themselves by simply following the laws that have been made available to them by FTC.

Consulting services rendered are available as a convenience to the member and can be identified as but not limited to the following definition: consulting (credit or other matters), instructions on ordering of credit reports, providing any paperwork such as sample letters for member to understand (mailing, typing, delivering for signing, etc...), phone calls to member, and any attention to and on behalf of member BAMM management provides in an attempt to provide excellent customer service. Credit repair itself is not a service provided by BAMM and its management. Any payment(s) made from member to BAMM management are for consulting services specified in this agreement and not for credit repair services.

Member's information will be kept in the strictest of confidentiality. No person or company will be given access to records except in cooperation with the local, state, or federal government and its officials. Member's case will not be discussed with any outside party except in efforts focused to benefit the client.

BAMM reserves the right to refuse service for any reason. BAMM also reserves the right to cancel service for any reason. Possible reason(s) for refusal of service or cancellation of service is if the member is suspected of fraudulent activity and/or involvement or if management feels member may not prosper from services available. As a standard refund policy, each payment is on a month-to-month subscription and each month paid is non-refundable, but the subscription is cancellable at any time. In special cases, a decision on whether a refund is due or not due is made at the discretion of BAMM management. If any refund or credit is due for paid services at the termination of service, the amount will be dispersed in electronic funds and an electronic typed termination letter will be sent from the owner's business email address, and will be dispersed at the discretion of BAMM and its management.

Member may cancel service with an electronic notice (email) or written notice sent via certified mail or with electronic confirmation of cancellation notice received by BAMM management. To cancel the membership, member must press the Cancel Subscription button. Any and all costs incurred by member in working on their credit, is completely the responsibility of the member such as postage and credit reports and scores.

It is the responsibility of the client to submit all necessary documents, credit reports, and any other items required of them by BAMM management to ensure the highest quality of outcome of any consulting services performed as a part of the membership subscription. BAMM management is able to complete consulting services requested only with the complete cooperation of the member. Failure to submit documents in a timely manner to BAMM management can be detrimental to the progress of consulting services. No refunds will be made in this case. Member may cancel service at any time and can be continued when member is ready to resume/re-order the service. Member may elect to proceed (or not) on their own without further assistance from BAMM management in which case will conclude this agreement between both parties and member would press the Cancel Subscription button.

### Credit Help Memberships

***I Need a Little Credit Help* MEMBERSHIP** **\$5.00 / mth**  
Personal Consulting Up to 3 Times per Month via Email

***I am Lost Credit Help* MEMBERSHIP** **\$20.00 / mth**  
Personal Consulting Up to 15 Times per Month via Email + Up to 2 Custom Issues Researched

***Hold My Hand Credit Help* MEMBERSHIP** **\$50.00 / mth**  
Personal Consulting Up to 30 Times per Month via Email + Up to 5 Custom Issues Researched  
+ Up to 3 Personal Video Responses to Emails

## **Membership Description Glossary:**

**Personal Consulting** – During member’s credit repair journey, questions will arise and member will be able to ask BAMM as a retired professional credit repair company any questions that will assist the member in understanding any part of the process of credit repair, or ask any questions based on their particular credit situation. Sometimes members just need to know they have support when working on their credit. They are able to turn to BAMM for consulting via email communication.

**Custom Issues Researched** – During member’s credit repair journey, there could be times when the member is having trouble finding a creditor or collection agency’s contact information or in need of an advanced level of credit repair letter to get the results they are seeking, then BAMM would provide a custom letter or find the information the member needs to continue working on their credit.

**Personal Video Responses** – Some members may prefer to have a more personal level of service by having their questions answered via an actual personal video response by BAMM. Sometimes the member learns via video better than by reading emails for instructions and consulting. Also, members may wish to take an aggressive approach to proactively working on their credit repair services and more access to BAMM gives the member the leverage needed to actually complete their credit repair process.

Member has been made aware they are still responsible for the repayment of their valid debt(s) with creditors regardless of any results of deletion of debt records on the credit reports. Paying a settlement agreement on each debt is considered the most complete and honorable method of repairing ones credit. Assistance is available in settlement negotiation as requested.

Disclaimer: BAMM is not engaged in rendering legal, accounting, or other professional advice. If legal advice or other expert assistance is required, the services of a competent professional should be sought. Also note that this consulting service guarantees no specific results and BAMM cannot be held responsible for any actions taken by member or creditors and collection agencies. All external links are provided as a resource only, and BAMM, cannot be held accountable for dealings with these companies. By using any advice it is at your own risk, you take full responsibility for your actions, if you don’t agree or don’t want to take your own risk than you have the right to disregard the advice. Member waives the right to sue BAMM or its management and will consider mediation as its sole means to resolve any discrepancies that may arise during the relationship of member and BAMM management.

By filling in your name (member) below, paying for the subscription below, and submitting this disclosure agreement online, member signifies their complete understanding that credit repair is a procedure that under normal circumstances cannot be completed in a “one step-quick fix.” In many cases a member must be diligent and persistent to maximize the results. No guarantee of exact results can be made on the decisions made neither by the credit reporting agencies nor by the creditors themselves. This service is made available to member as a convenience to the member having access to BAMM’s credit repair experience. Business and Money Management prides itself on its high standards of excellent customer service and professionalism and strives to ensure their members benefit from this same standard of excellence.

**Your Agreement to this Disclosure Online Serves as Your Signature When You Press Submit Member**

**The Date You Submit the Disclosure Agreement Serves as the Agreement Date Date**

**BAMM’s Receipt of This Disclosure Agreement & Receipt of Member’s Subscription Payment Serves as BAMM’s Acknowledgement BAMM Management**

**The Date BAMM’s Receives This Disclosure Agreement Electronically Serves as the Acknowledgement Date Date**