

# Alpha CREDIT SERVICES, INC.

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## Enrollment Package

**Congratulations on your decision to improve your credit reports.**

**This package contains the following:**

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Auto pay Authorization (authorizing recurring monthly payments).....	2.
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# ALPHA CREDIT SERVICES, INC.

237 Park Avenue  
Worcester, MA 01609  
Tel (508) 340-4502  
Fax (508) 792-1462  
ALPHAcreditservices.com  
info@alphacreditservices.com

## **PAY-AFTER-PERFORMANCE CREDIT SERVICES AGREEMENT**

Alpha Credit Services, Inc. (hereinafter “we”) will (a) email you a customized plan to improve your credit scores, and (b) act on your behalf to challenge negative & invalid information on your Experian, Equifax and TransUnion credit reports.

- STEP 1 (1-2 days): We will email you instructions consulting you on how to improve your credit scores.
- STEP 2 (2+ days): We will correspond with credit bureaus and data furnishers to remove negative items from your reports.
- STEP 3 (20–60 days): Your results will arrive. We will email you a breakdown of any changes made to your credit reports.

If you receive anything in the mail from the credit bureaus or from any data furnishers (creditors, debt collectors, etc.) forward us copies immediately. If there are any questionable items remaining on your credit reports after your results arrive, we will continue working on your case. Your following results will arrive every 30-90 days afterward (up to 2 or 3 more times).

**We use USPS Certified Mail® to repair your credit:** On occasion, we may submit letters directly to companies who reported negative information on your credit reports. If we do, we may send those letters by Certified Mail.

How much does Certified Mail cost? Postage and handling costs \$5.85 per letter.

How often is Certified Mail used? This will depend on your case. Typically, anywhere from 0 - 6 certified letters can be used roughly every 60 days. We will notify you two days prior to processing certified mail, unless you authorize payment sooner.

### **COST OF SERVICE**

**ONE-TIME CONSULTING FEE: \$99**

**DELETION FEES:**

**Late Pay Histories, Collections, Negative Settlements,  
Charge offs & Collections (balance under \$750)**  
\$45 per item per bureau

**Repossessions, Foreclosures, Judgments, Tax Liens,  
Charge offs & Collections (balance \$750 or more)**  
\$70 per deletion per bureau

We do not charge fees in advance. We will bill you the consulting fee 2 or more days after you enroll. We will bill you the deletion fees 3 or more days after we email your results to you. If we delete several negative items from your credit reports, we will finance your balance in monthly installments not to exceed \$139 per month (this means you could pay as little as \$0 per month to no more than \$139 per month).

Estimated Case Length: 6 months or less

### **ELECTRONIC PAYMENT AUTHORIZATION**

I am signing up for automatic payments by either credit card, electronic debit (ACH/EFT), or by creating and processing a remote check (RCC) against my bank account. I agree that ACS or its agent may automatically charge/debit my account for the amount due 2 or more days after I enroll for this service. I also agree that ACS or its agent may charge my account 3 or more days after my results are emailed to me (please allow up to 5 business days for the payment to process). I agree to have funds available at least 2 days before my payment date, and I understand that a fee of \$25 may be charged on all late or returned items. I agree that automatic payments remain in effect until canceled by ACS, its agent or me (I will provide at least a 5 day notice to cancel automatic payments). I authorize ACS or its agent to recover funds by ACH/EFT/RCC or credit card in the event that a payment is returned for any reason. ACS or its agent shall not be liable for any person not completing a transaction as a result of any limit on my designated bank account or if my bank fails to honor any debit from such account.

## YOU HEREBY AGREE TO THE FOLLOWING

1. You agree to forward copies of all credit reports and all other letters you receive regarding your case to us within five (5) days from the date they arrive in the mail. You understand that delays in receiving documents from you could delay the results of your case.
2. If you move, you agree to notify us at least fifteen (15) days in advance and to submit a change of address with the Post Office.
3. You understand that we do not eliminate, cancel, consolidate or negotiate your debt.
4. You understand that if we delete a collection account with a balance owed, the account may be transferred to another company who may report the account on your credit report. If this occurs, we will work on the transferred account at any time in the future that you request us to for only \$25 per deletion per bureau (paid only if we successfully delete the transferred account).
5. You understand that we are not guaranteeing that negative items will be deleted from your credit report(s), as this is a "pay-for deletion" arrangement; you only pay us deletion fees after we delete a negative item.

## ADDITIONAL TERMS AND CONDITIONS

You are hereby exercising your right under the Credit Repair Organizations Act 15 USC 1679 by retaining a third-party to challenge questionable information on your credit reports as provided in your case summary that has been, or will be emailed to you (accurate information may be excluded). If there is information in your case summary that you believe to be accurate, complete and verifiable, you agree to notify us by email that you do not want us to challenge those items.

**Transferability:** We may transfer your case to another credit repair organization at any time, for any reason. If your case is transferred, all active services including the terms and conditions herein would continue as described in this agreement.

**Default.** If payment is not received as described in this agreement, your account will be in default. In such case, the full balance will be due (including financed deletion fees). We may assign and/or sell your defaulted account to another party (the "assignee"). Either we or the assignee may take collection action on a defaulted account. Collection action may include, but is not limited to, reporting the debt to credit bureaus and/or pursuing a claim thru court. If a judgment is obtained against you, you will be responsible for collection and court costs, attorney fees, and post judgment interest.

**Choice of law / Venue.** This agreement is governed by Massachusetts law. Any dispute arising from this agreement shall take place in the Worcester District Court, Worcester, MA, unless otherwise prohibited by law.

## LIMITED POWER OF ATTORNEY

Be it known that I hereby grant a Limited Power of Attorney to Alpha Credit Services. Alpha Credit Services, and any and all persons in their employ, shall have the necessary power and authority to undertake and perform the following on my behalf:

I hereby give permission to Alpha Credit Services to act as my agent and to physically sign my name on all documents written on my behalf for the only purpose of:

- A) Ordering credit reports,
- B) Challenging and verifying invalid information on credit reports, and
- C) Instructing companies who reported information on my credit reports to validate and/or verify accounts.

## YOU AGREE TO PROVIDE US THE FOLLOWING IF WE REQUEST IT

- 1.) Any **one** of the following photo ID's: Copy of Driver's license, State ID, Passport or Military ID.
- 2.) Any **two** proofs of address: Copy of your driver's license or state ID with your current address on the front, heat bill (gas/oil), electric bill, residential phone bill (not cell phone), cable bill or bank statement. Bills or statements must not be more than two months old.
- 3.) Any **one** proof of social security number: Copy of your social security card, W-2, or letter from the IRS with your full SSN.

## PRIVACY POLICY

**Types of Non-Public Information We Collect:** We collect non-public information about you provided to us or obtained by us with your permission. **Parties to Whom We Disclose Information:** For current and former clients, we do not disclose any non-public personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees, and in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared. **Protecting the Confidentiality and Security of Information:** We retain records relating to professional services that we provide so that we are better able to assist you with your needs and, in some cases, to comply with established guidelines. In order to guard your non-public personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional ethics, and the ability to provide you with quality services that are most important to us.

**NOTICE OF  
CANCELLATION**

237 Park Avenue  
Worcester, MA 01609  
Tel (508) 340-4502  
Fax (508) 792-1462  
ALPHAcreditservices.com  
info@alphacreditservices.com  
Toll free 1-800-682-2919

**THREE (3) DAY GRACE PERIOD TO CANCEL THIS AGREEMENT**

You may cancel this contract, without any penalty or obligation, at any time before midnight of the third business day which begins after the date this contract is signed by you.

If you cancel, payment made by you under this contract must be returned within 10 days following receipt by Alpha Credit Services of your cancellation notice. To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice to: Alpha Credit Services, 237 Park Avenue, Worcester, MA 01609 before midnight on \_\_\_\_\_ (date).

I hereby cancel this transaction:

\_\_\_\_\_ (date). \_\_\_\_\_(Applicants Signature)

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### **SUMMARY OF YOUR RIGHTS**

#### **UNDER STATE AND FEDERAL LAW**

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee (generally \$9.00). There is no fee, however, if you have been turned down for credit, employment, insurance or a rental dwelling because information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide you with someone to help you interpret information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly.

However, neither you nor any credit repair company has the right to have accurate, current and verifiable information removed from your credit report. The consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven (7) years old, bankruptcy information is reported for ten (10) years. You may, on your own, notify a credit reporting agency in writing that you dispute the accuracy of information in your credit file. The consumer credit reporting agency must then reinvestigate and modify or remove inaccurate information. The credit reporting agency may not charge a fee for this service. Any pertinent information and copies of documents you have concerning an error should be given to the consumer credit reporting agency. Credit reporting agencies are required to follow reasonable procedures to ensure that the information they report is accurate, however, mistakes may occur.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you believe the information is inaccurate. The consumer credit reporting agency must include your statement about disputed information in any report it issues about you. Please note that there are non-profit consumer credit counseling agencies in your state who will assist you to resolve credit problems at no cost or for a nominal fee.

You have the right to cancel this contract for any reason within three working days from the date you have signed it. If for any reason you do cancel the contract during this time, you do not owe any money.

You have the right to sue a credit services organization that violates the Credit Repair Organizations Act. The Federal Trade Commission regulates credit reporting agencies and credit repair organizations. For more information, contact the Federal Trade Commission, Washington, D.C. 80580.

**You may cancel this contract at any time prior to midnight of the 3rd business day after the date that this contract was authorized by you online. See page 4 for instructions on canceling.**