



## Credit Education Agreement

JCO Financial, LLC  
PO Box 2032  
Milton, WA 98354-2032

I, \_\_\_\_\_ (hereafter referred to as client) do hereby enroll in the Credit Education Program made available by JCO Financial, LLC (hereafter referred to as JCO). The program facilitates correspondence between the client and the credit bureaus, the desired result of which is a true and accurate credit bureau profile resulting in higher credit scores. This program also helps educate the client about credit reports, credit scoring, the Fair Credit Reporting Act, and consumer credit rights.

Once JCO finishes the services necessary for the credit bureaus to investigate the client's claims about his/her credit report the client does hereby authorize JCO to charge the client a fee totaling \$\_\_\_\_\_.

The Credit Education Program centers itself on the Fair Credit Reporting Act, a federal law which allows for every consumer to receive a true and correct credit report through the validation and verification of any and all claims made by any creditor, and allows for the removal of all claims not validated and verified according to law. This process generally takes between one to three months.

JCO is not a lending firm and does not offer credit to its clients. JCO does require full access to the client's credit report. Client's personal info is confidential and is not shared or sold.

The client understands that this program does not guarantee: the improvement of any bureau's FICO scores (Experian, Transunion, or Equifax); the ability to procure a real estate or consumer loan within any said amount of time; or the improvement of the client's immediate financial circumstances.

**'You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.**

The client hereby acknowledges all aforementioned information contained within this agreement.

\_\_\_\_\_  
*Client (Printed Name)*

\_\_\_\_\_  
*Client (Signature)*

\_\_\_\_\_  
*Date*