



CREDIT EDUCATION PROGRAM REFUND POLICY

JCO Financial is so certain that our client will see improvement on their credit score as a result of our Credit Education Program that we offer a full refund if the client's score is not improved after only 90 days enrollment. Just send this signed agreement, proof of payment, the reason for the request of refund and a self-addressed stamped envelope to: PO Box 2032 Milton, WA 98354. JCO must receive these items within 30 days of expiration of the initial 90 day enrollment period. Within seven business days of receipt of the aforementioned items, JCO Financial will send full payment back to the client.

This policy does not allow for refunds for clients whose scores increase within the initial 90 day period. For the client to be eligible for the refund JCO must obtain a credit report showing no improvement on an Equifax, Transunion or Experian credit score after 90 days enrollment.

This refund policy is void if, after the date of the original credit report on file at JCO Financial, the client obtains a new late payment on their credit report, has a 5% or larger increase in balance of a revolving account, obtains a new collection, lien or judgment, establishes any new credit, obtains more than 2 new inquiries on their report, or otherwise deters the scores from improving. All aforementioned instances inhibit a client's scores from improving and do individually or collectively make void this refund policy.

I do hereby acknowledge and make legally binding all terms within this agreement.

CLIENT (signature)

CLIENT (printed)

DATE