

CONSUMER CREDIT COUNSELING SERVICE
Of Northern Idaho, Inc.
1113 Main Street, PO Box 1105, Lewiston, ID 83501
Phone: 208 746-0127 Fax: 208 746-5423
www.cccsnid.org

Dear Prospective Bankruptcy Education student:

CCCS of Northern Idaho, Inc has over 27 years of experience educating consumer and clients about money and credit. This agency is a member of the National Foundation of Credit Counselors. The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, we are accredited by the Counsel on Accreditation, an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501 c 3 of the Internal Revenue Code. We do not pay or receive fees or other considerations for referrals of debtor students to our agency.

You have the option of taking Money in Motion, our bankruptcy education program in a classroom setting or online (www.cccsnid.org). In our office, we have a computer terminal set up for anyone who would like to use it to complete the online educational course. A certified consumer credit counselor will be conducting and supervising the Money in Motion classes. For online students, please email any questions you have regarding Money in Motion to Linda.e@cccsnid.org. You will receive a response within 24 hours.

We may ask you to voluntarily fill out basic demographic information. We will not disclose any such information that you provide orally or in writing to anyone, except in aggregate form. This information will not include any personal identification.

To help cover the cost of providing this program to you, this agency charges a fee of \$25.00. **We only accept money orders.** In limited circumstances we waive the fee. We will not deny service due to an inability to pay.

Along with the "Affidavit for Bankruptcy", we will need a photocopy of your picture identification (generally, a driver's license). Once we receive these items, we will register you and provide you with a book for the class or an online password/user id for the online class.

After you have finished the on-line class (which includes the pre-test, reading each chapter, and completing the post test) and spent 120 minutes (2 hours), you will be provided with a certificate. We can send this certificate directly to your attorney if you so desire.

If you are dissatisfied with the service provided by our agency, you can utilize the Complaint Resolution Process

You agree to hold Consumer Credit Counseling Service of Northern Idaho, Inc, its employees, and volunteers harmless from any claim, suit, and action resulting from this service. Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy code, 11 U.S.C. Sec. 101 et seq.

Non-Profit 501 (3) C Status
Accredited by Counsel of Accreditation (COA)
Member of National Foundation of Credit Counselors (NFCC)