

Credit Card Management Services, Inc. (920390)

License Name Alabama - SC Money Transmitter License								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
479	Approved	11/22/2011	11/22/2011	System	1/8/2021	No		2021

Arizona	Debt Management License	Yes	Submit to Regulator
Lic/Reg #: 0910849	Original Issue Date : 11/19/2009		
Status : Approved	Status Date: 05/15/2018	Renewed Through : 2021	
Other Trade Names used in Arizona : Debthelper.com			

CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT - NONPROFIT COMMUNITY SERVICE ORGANIZATIONS

FILE NUMBER	NAME	STREET ADDRESS	CITY/STATE
247-0066	DEBT COUNSELING CORP.	990 S. SECOND STREET, SUITE 4	RONKONKOMA, NY 11779
247-0070	DEBTWAVE CREDIT COUNSELING, INC.	9325 SKY PARK CT., SUITE 260	SAN DIEGO, CA 92123
247-0071	CONSUMER CREDIT COUNSELING FOUNDATION, INC.	350 SONIC AVENUE, SUITE 101	LIVERMORE, CA 94551
247-0073	FAMILY CREDIT COUNSELING SERVICES, INC., DBA, FAMILY CREDIT MANAGEMENT SERVICES	4306 CHARLES STREET	ROCKFORD, IL 61108
247-0076	CREDIT CARD MANAGEMENT SERVICES, INC.	1325 N. CONGRESS AVE. #201	WEST PALM BEACH, FL 33401
247-0087	CAMBRIDGE CREDIT COUNSELING CORP.	67 HUNT STREET	AGAWAM, MA 01001
247-0095	NATIONAL BUDGET PLANNERS OF SOUTH FLORIDA, INC.	350 SONIC AVENUE, FLOOR 2	LIVERMORE, CA 94551
247-0098	CHRISTIAN CREDIT CONSELORS, INC.	5838 EDISON PL., SUITE 130	CARLSBAD, CA 92008
247-0100	CONSUMER CREDIT COUNSELING SERVICES OF MARYLAND AND DELAWARE, INC.	6315 HILLSIDE CT., SUITE B	COLUMBIA, MD 21046
247-0106	CONSUMER CREDIT COUNSELING SERVICE OF THE MIDWEST, INC., DBA, APPRISEN	690 TAYLOR ROAD, SUITE 110	GAHANNA, OH 43230
247-0111	LUTHERAN SOCIAL SERVICE OF MINNESOTA, DBA, LSS FINANCIAL COUNSELING SERVICE	2485 COMO AVENUE	ST. PAUL, MN 55108



STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
PO BOX 1286  
RANCHO CORDOVA CA 95741-1286

In reply refer to  
755:6 :EMM

July 15, 2008

CREDIT CARD MANAGEMENT SERVICES INC  
MRS ANN MARIE CUTCHER  
4611 OKEECHOBEE BLVD STE 114  
WEST PALM BCH FL 33417-4637

Purpose : EDUCATIONAL  
Code Section : 23701d  
Form of Organization : Corporation  
Accounting Period Ending: December 31  
Organization Number : 2678396

#### EXEMPT DETERMINATION LETTER

We determined you are exempt from California franchise or income tax under the California Revenue and Taxation Code section shown above.

The tax-exempt status is effective as of 09/14/2004.

To retain exempt status, organizations are required to be organized and operating for nonprofit purposes within the provisions of the above section. An inactive organization is not entitled to exemption.

This decision is based on information you submitted and assumes that your present operations continue unchanged or conform to those proposed in your application. Any change in operation, character, or purpose of the organization must be reported immediately to this office so that we may determine the effect on your exempt status. Any change of name or address must also be reported.

In the event of a change in relevant statutory, administrative, judicial case law, a change in federal interpretation of federal law in cases where our opinion is based upon such an interpretation, or a change in the material facts or circumstances relating to your application upon which this opinion is based, this opinion may no longer be applicable. It is your responsibility to be aware of these changes should they occur. This paragraph constitutes written advice, other than a chief counsel ruling, within the meaning of Revenue and Taxation Code Section 21012(a)(2).

July 15, 2008  
CREDIT CARD MANAGEMENT SERVICES, INC.  
ENTITY ID : 2678396  
Page 2

For the organization's filing requirements, read enclosed Pub. 1068, Exempt Organizations - Requirements for Filing Returns and Paying Filing Fees. You may download the publication at [www.ftb.ca.gov](http://www.ftb.ca.gov).

Note: This exemption is for state franchise or income tax purposes only. For information regarding sales tax exemption, contact the Board of Equalization at (800) 400-7115 or website [www.boe.ca.gov](http://www.boe.ca.gov).

A copy of this letter has been sent to the Registry of Charitable Trusts.

E DIALA  
EXEMPT ORGANIZATIONS  
BUSINESS ENTITIES SECTION  
TELEPHONE (916) 845-4186  
FAX NUMBER (916) 843-2076

EO :



**STATE OF COLORADO  
COLORADO DEPARTMENT OF LAW  
DEBT-MANAGEMENT SERVICES PROVIDER  
REGISTRATION CERTIFICATE**

**REGISTRATION NO. 000058**

This is to Certify that: **CREDIT CARD MANAGEMENT SERVICES INC DBA  
DEBTHELPER.COM**

Located at: **1325 N CONGRESS AVE, STE 201, WEST PALM BEACH, FL 33401**

having complied with the registration requirements of THE COLORADO DEBT-MANAGEMENT SERVICES ACT is hereby registered to engage in the business of providing debt-management services in accordance with and subject to the provisions of said law, unless this registration be otherwise suspended, revoked or surrendered. This registration must be renewed annually each July 1 by payment of a renewal fee and submission of a renewal application.

**Julie A. Meade**

ADMINISTRATOR

**REGISTRATION VALID FOR THIS NAME ONLY**

**NON-TRANSFERABLE**

**October 20, 2010**

ORIGINAL REGISTRATION DATE

**DEBT MANAGEMENT REGISTRATION INFORMATION**  
**AS OF 10/30/2020**

This information allows you to verify whether a debt management service is registered by the State of Colorado. You may also determine whether there is any public record of action involving this office and the agency. The address listed is for the principal place of business. Contact our office for information on other branch office locations.

**Debt Management Registration**

Debt Management Registrations are required in most cases to provide debt management services. Only one registration is required regardless of the number of branches. Registrations expire July 1 of each year and must be renewed at that time.

**“Status” Category**

The “Status” category provides the following information:

A = registration is active

C = registration has been canceled

D = registration was denied

E = registration has expired due to failure to renew or maintain a surety bond/cash assignment

R = registration has been revoked

**“Action” Category**

In addition to the “Status” column that shows revocations, the “Action” category enables you to determine whether the registration was subject to legal or administrative action by this office or the registration entered into a voluntary settlement with this office. If the entry is “yes,” the registration may have been subject to one or more letters of admonition, suspension of the registration, a judgment or order against the registration, or other action, including payments (fines, penalties, consumer refunds, or other monetary payments). Additionally, “yes” may mean that the registration records include a voluntary settlement or stipulation with this office. If a registration has been disciplined, it might still retain its registration. Actions and settlements are matters of public record although research, copying, and mailing costs may apply. Contact this office for more information.

Debt Management  
1300 Broadway, 6<sup>th</sup> floor  
Denver, CO 80203  
(720) 508-6012 (Phone)  
(720) 508-6033 (Fax)  
[dm@coag.gov](mailto:dm@coag.gov)

Business/Trade Name	Address	Registration Number	Category	Original Registration Date	Status	Cancel/ Revoke Date	Disciplinary Action
CREDIT AND DEBT ASSISTANCE CENTER OF AMERICA INC	30011 IVY GLENN RD STE 207 LAGUNA NIGUEL, CA 92677	00064	Credit Counseling, Non-Profit and Tax Exempt	7/27/2011	R	3/1/2016	
CREDIT CARD MANAGEMENT SERVICES INC DBA DEBTHELPER.COM	1325 N CONGRESS AVE STE 201 West Palm Beach, FL 33401	00058	Credit Counseling, Non-Profit and Tax Exempt	10/20/2010	A	Active	Yes
CREDITANSWERS LLC	6200 TENNYSON PKWY STE 200 PLANO, TX 75024	00041	Debt Settlement	4/17/2009	E	7/1/2011	Yes
CREDITGUARD OF AMERICA INC	791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487	00016	Credit Counseling, Non-Profit	8/25/2008	E	7/1/2017	
CREDITGUARD OF AMERICA INC	791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487	00079	Credit Counseling, Non-Profit	11/20/2017	A	Active	Yes
CSA - CREDIT SOLUTIONS OF AMERICA INC	12700 PARK CENTRAL DR 21ST FLR DALLAS, TX 75251	00019	Debt Settlement	9/10/2008	R	9/30/2009	Yes
CSA - CREDIT SOLUTIONS OF AMERICA LLC	12700 PARK CENTRAL DR 21ST FLOOR DALLAS, TX 75251	00051	Debt Settlement	3/12/2010	R	7/1/2011	Yes
CURADEBT SYSTEMS LLC	4000 HOLLYWOOD BLVD STE 555-S HOLLYWOOD, FL 33021	00082	Debt Settlement	7/1/2018	A	Active	



Credit Card Management Services, Inc. (920390)

License Name Connecticut Debt Adjuster Non-Profit License								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
DANP-920390	Approved	12/4/2020	8/1/2005	WrightJ	12/4/2020	No		2021

LICENSE NO.10-23

STATE OF DELAWARE

DEPARTMENT OF JUSTICE

820 N. French Street  
Carvel State Office Building 5th Floor  
Wilmington, De 19801

NOT TRANSFERABLE

EXPIRATION DATE: October 9, 2021

ISSUED TO: Credit Card Management Services, Inc. d/b/a Debthelper.com

MAILING ADDRESS

1325 N. Congress Avenue, #201  
West Palm Beach, FL 33401



DEBT MANAGEMENT SERVICES LICENSE

A handwritten signature in black ink, appearing to be "P. A. A.", written over a horizontal line.

LICENSEE SIGNATURE

THIS CERTIFIES THAT THE PERSON NAMED IS HEREBY LICENSED TO CONDUCT OR ENGAGE IN THE PROFESSION INDICATED ABOVE. THIS DOCUMENT IS DULY ISSUED UNDER THE LAWS OF THE STATE OF DELAWARE.

**Please review the information on your license and notify us of any changes.**

You must also notify the Director of Consumer Protection:

- no later than 10 days after a change in information specified in 6 *Del. C.* §§ 2405A or 2406A;
- no later than 30 days after you have been served with notice of a civil action for violation of this chapter by a person who was a Delaware resident at the time of the agreement or when the notice of civil action was served; or
- immediately if there is a change in the surety company or bond.

You can reach us at [debt.management@state.de.us](mailto:debt.management@state.de.us) or by mail to:

Director of Consumer Protection  
Department of Justice  
Consumer Protection Unit  
820 N. French St. 5th Floor  
Wilmington, DE 19801

If you advertise debt management services, you must disclose in an easily comprehensible manner the information specified in 6 *Del. C.* §2417A(d)(3) and (4).

Note that the amount of your bond may be increased by the Attorney General based on the dollar value of your business in Delaware or the dollar value of all trust accounts specified in 6 *Del. C.* §2413A. You will be notified if you must increase the amount of your bond.

The entire law and more information is available at the Attorney General's website at <http://www.state.de.us/attgen/fraud/consumerprotection/consumerprotection.shtml>

**CITY OF WEST PALM BEACH**  
DEPARTMENT OF DEVELOPMENT SERVICES



Attached is your 2020-2021 Business Receipt evidencing payment of fees for your Local Business Tax; Certificate of Use (if applicable); Sidewalk Café Permit (if applicable); and/or Extended Hours Alcohol Permit (if applicable).

Business Tax Receipt: This document, based on the business category codes listed below, is your Business Tax Receipt. THIS BUSINESS TAX RECEIPT MUST BE DISPLAYED ON THE PREMISES IN A PLACE WHERE IT MAY BE SEEN AT ALL TIMES (Sec. 82-160 City Code).

Certificate of Use: A certificate of use may be suspended or revoked in accordance with Sec. 22-39 of the City Code.

Sidewalk Café Permit: A sidewalk café permit requires compliance with the conditions in Secs. 78-345 and 78-347 of the City Code. A sidewalk café permit may be suspended or revoked pursuant to Sec. 78-348 of the City Code.

Extended Hours Alcohol Permit: An extended hours alcohol permit requires compliance with the conditions in Sec. 6-8 of the City Code and may be suspended or revoked as provided in said section.

FOR INFORMATION CALL (561) 805-6700 EMAIL [businesstax@wpb.org](mailto:businesstax@wpb.org) HOURS 8:00 AM - 5:00 PM — MONDAY - FRIDAY

INSTRUCTIONS: PLEASE POST IN A CONSPICUOUS PLACE AT YOUR PLACE OF BUSINESS.



**CITY OF WEST PALM BEACH**  
2020 to 2021 BUSINESS RECEIPT

**NOT TRANSFERABLE**  
CITY OF WEST PALM BEACH  
P.O. BOX 3147, WEST PALM BEACH, FL. 33402

0000029220  
CREDIT CARD MANAGEMENT SERVICES INC  
1325 N CONGRESS AVE # 201

CREDIT & DEBT  
CONSULTATION

BUS. TAX ID.	CATEGORY	DESCRIPTION	FEE
58236	541618	MANAGEMENT CONSULTING SERVICES	115.76
TOTAL →			115.76
** PAID			115.76    ** BAL **    0.00

**EXPIRES  
SEPTEMBER 30,  
2021**

**THIS DOCUMENT NOT VALID  
UNTIL FUNDS ARE COLLECTED**





**ANNE M. GANNON**  
**CONSTITUTIONAL TAX COLLECTOR**  
*Serving Palm Beach County*  
**Serving you.**

P.O. Box 3353, West Palm Beach, FL 33402-3353  
www.pbctax.com Tel: (561) 355-2264

**\*\*LOCATED AT\*\***

**1325 N CONGRESS AVE Ste 201  
WEST PALM BEACH, FL 33417**

TYPE OF BUSINESS	OWNER	CERTIFICATION #	RECEIPT #/DATE PAID	AMT PAID	BILL #
54-0036 CREDIT - DEBT CONSULTANT	CREDIT CARD MANAGEMENT		U20.467004 - 07/22/20	\$33.00	B40109419

This document is valid only when receipted by the Tax Collector's Office.

**STATE OF FLORIDA  
PALM BEACH COUNTY  
2020/2021 LOCAL BUSINESS TAX RECEIPT**

**LBTR Number: 200319802  
EXPIRES: SEPTEMBER 30, 2021**



8  
6-2457

DEBTHELPER.COM  
CREDIT CARD MANAGEMENT SERVICES INC  
1325 N CONGRESS AVE STE 201  
WEST PALM BEACH FL 33401-2005



This receipt grants the privilege of engaging in or managing any business profession or occupation within its jurisdiction and **MUST** be conspicuously displayed at the place of business and in such a manner as to be open to the view of the public.

Iowa	Debt Management License	Yes	Submit to Regulator
Lic/Reg #: 2012-0118	Original Issue Date : 01/11/2013		
Status : Approved	Status Date: 11/28/2017	Renewed Through : 2021	
Other Trade Names used in Iowa : Debthelper.com			

<u>Idaho</u>	Collection Agency License	Yes	Submit to Regulator
Lic/Reg #: CDC-8683		Original Issue Date : 02/21/2013	
Status : Approved	Status Date: 04/07/2020	Renewed Through : 2021	
Other Trade Names used in Idaho : Debthelper.com			

Credit Card Management Services, Inc. (920390)

License Name Illinois Debt Management License								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
DM.0000186	Approved	3/5/2019	3/5/2019	SansonP	1/5/2021	No		2021

Indiana-DFI		Debt Management License		Yes	Submit to Regulator
Lic/Reg #: 10748	Original Issue Date : 04/05/2009				
Status : Approved	Status Date: 09/23/2014	Renewed Through : 2021			
Other Trade Names used in Indiana-DFI : Debthelper.com					





COMMONWEALTH OF KENTUCKY  
OFFICE OF THE ATTORNEY GENERAL

DANIEL CAMERON  
ATTORNEY GENERAL

August 31, 2020

1024 CAPITAL CENTER DRIVE  
SUITE 200  
FRANKFORT, KY 40601

Credit Card Management Services, Inc.  
dba: DebtHelper.Com  
Attention: Jennifer Hagan  
PO Box 220597  
West Palm Beach, FL 33422

RE: **Kentucky Renewal Registration – DA #04 Credit Card Management Services Inc.  
dba DebtHelper.com  
1325 N. Congress Avenue, #201, West Palm Beach, FL 33401**

Dear Jennifer Hagan:

This will acknowledge that the renewal registration statement (Form DA-1) filed by your organization August 24, 2020, has been determined to be complete. Please accept this letter as verification that your organization is registered with this Office for the time period of **September 25, 2020 until September 25, 2021**.

This should not be considered as an endorsement of your organization and should not be represented as such.

Please remember that **this registration expires on September 25, 2021**. The registration may be renewed by filing a renewal registration using Form DA-1 and paying the renewal fee, and filing the results of the annual audit and the auditor's opinion with the audit checklist (Form DA-2) completed by the auditor. The renewal registration form, fee, and audit checklist are due at least four (4) weeks prior to the expiration of the registration. Please note that the annual audit must include an audit of your organization's business, including any trust funds deposited and distributed to creditors on behalf of debtors, must be conducted by an independent, third-party certified public accountant, and must be no older than twelve months prior to the date of filing the renewal registration.

The forms referenced in this letter, and the related statutes and regulations, are available from our web site, <https://ag.ky.gov/Resources/Pages/forms.aspx>

If I may be of any further assistance please feel free to contact me.

Sincerely,

DANIEL CAMERON  
ATTORNEY GENERAL

Kimberly A. Bellamy, Manager  
Office of Consumer Protection  
Compliance and Registration  
502-696-5534

cc: file

12/08/2020

5,613,653

COMMISSIONER OF FINANCIAL REGULATION

04 14

66

CREDIT CARD MANAGEMENT SERVICES, INC.

6160 12/08/2020

MESSAGE(S):



LICENSE \* REGISTRATION \* CERTIFICATION \* PERMIT

STATE OF MARYLAND

MARYLAND DEPARTMENT OF LABOR

COMMISSIONER OF FINANCIAL REGULATION

CERTIFIES THAT:

LEGAL NAME: CREDIT CARD MANAGEMENT SERVICES, INC.  
D/B/A:

1325 N CONGRESS AVE  
SUITE 201  
WEST PALM BEACH

FL 33401

NMLS ID#  
920390

IS AN AUTHORIZED: **14 - DEBT MANAGEMENT SERVICE PROVIDER**

LIC/REG/CERT

66

EXPIRATION

12/31/2021

EFFECTIVE

01-01-2021

CONTROL NO

5613653

Signature of Bearer

Secretary

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

04 14

66

5,613,653

04 14

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COMMISSIONER OF FINANCIAL REGULATION  
500 N. CALVERT STREET, ROOM 402  
BALTIMORE, MD 21202-3651

CREDIT CARD MANAGEMENT SERVICES, IN

1325 N CONGRESS AVE  
SUITE 201  
WEST PALM BEACH

FL 33401

		LICENSE * REGISTRATION * CERTIFICATION * PERMIT		Lawrence J. Hogan, Jr. Governor
STATE OF MARYLAND		MARYLAND DEPARTMENT OF LABOR		Boyd K. Rutherford Lt. Governor
COMMISSIONER OF FINANCIAL REGULATION		NMLS ID#: 920390		Tiffany P. Robinson Secretary
CREDIT CARD MANAGEMENT SERVICES, IN		IS AN AUTHORIZED: 14 - DEBT MANAGEMENT SERVICE PROVIDER		
<u>LIC/REG/CERT</u>	<u>EXPIRATION</u>	<u>EFFECTIVE</u>	<u>CONTROL NO</u>	
66	12/31/2021	01-01-2021	5613653	
Signature of Bearer		Secretary		



# State of Maine

DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
BUREAU OF CONSUMER CREDIT PROTECTION

**REGISTRATION # DMS11419**

Be it known that

**CREDIT CARD MANAGEMENT SERVICES INC**

Doing Business As: DEBTHELPER.COM

1325 N CONGRESS AVE # 201

WEST PALM BEACH, FL 33401-2005

has qualified as required by Title 32 MRSA Chapter 80-A and is registered as:

**DEBT MANAGEMENT SERVICE**

**ISSUE DATE**

December 31, 2020

**EXPIRATION DATE**

December 31, 2021

A handwritten signature in black ink, appearing to read "William N. Lund".

William N. Lund, Superintendent

**FIRST ISSUED**

October 26, 2009



Jennifer Hagan <jhagan@debthelper.com>

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## 2020 License Annual Renewal Credit Card Management Services, Inc. DM-0017583

1 message

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**DIFS-CFRenewals@michigan.gov** <DIFS-CFRenewals@michigan.gov>  
To: licensing@debthelper.com

Mon, Dec 7, 2020 at 8:10 AM

To: Paul Donohue, Jr

The 2020 Debt Management license number DM-0017583 that was due on 12-31-2020 was approved on 12-04-2020

# Consumer Finance Detail

Detailed information for: Credit Card Management Services, Inc.  
West Palm Beach, FL 33401  
US

**License Number:**  
DM-0017583  
**License Effective Date:**  
05/24/2011  
**Company Internet Address:**  
<http://www.debthelper.com>  
**Bond (Deposit) Expiration Date:**  
12/31/2021  
**Office Phone Number:**  
800-920-2262  
**Mailing Address:**  
PO Box 220597  
West Palm Beach, FL 33422  
US

## Other Names Used

Filter:

Results Filter Text

Name	Type	Begin Date	End Date
DEBTHELPER.COM	Doing Business As	08/31/2010	

## Reporting Dates

Filter:

Results Filter Text

Calendar Year	Annual Report Receipt Date	Financial Statement Receipt Date	Renewal Date
2019	03/07/2019		11/14/2019
2020	02/27/2020		12/04/2020

Credit Card Management Services, Inc. (920390)

License Name Minnesota Debt Management Services Provider Company License								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
MN-DM-920390	Approved	12/16/2020	5/28/2012	SchmallA	12/16/2020	No		2021

# Licensee Details | 6259300

[Home](#) >> [Search Results](#) >> 6259300

**Name:** Credit Card Management Services, Inc.

**Address:** 1325 North Congress Avenue, Suite 201 (Mailing: PO Box 220597, West Palm Beach FL 33422)  
West Palm Beach, Florida 33401

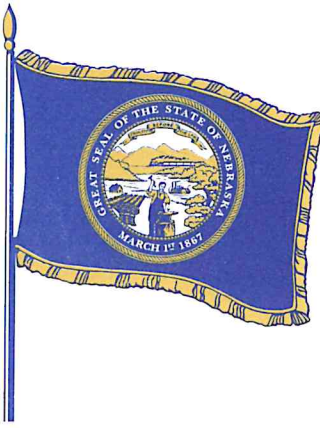
**Phone:** (561) 472-8000

Credit Card Management Services, Inc. (920390)

License Name Mississippi Debt Management Service Provider License								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
31	Approved	7/8/2003	7/8/2003	PorterR20	11/23/2020	No		2021



***STATE OF***



***NEBRASKA***

***DEBT MANAGEMENT LICENSE***

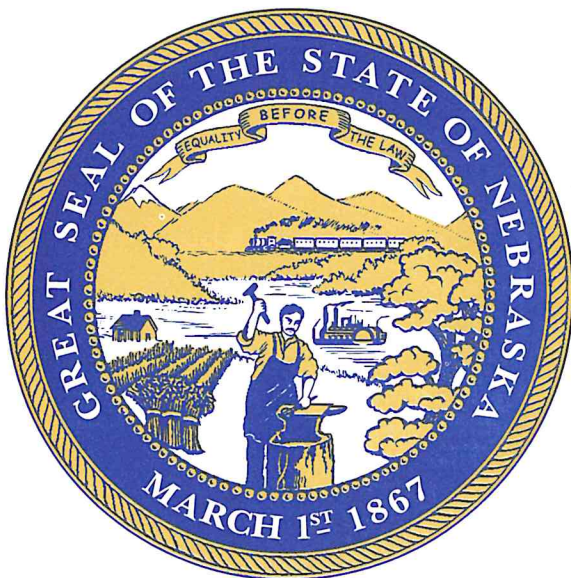
*This license hereby certifies that*

**CREDIT CARD MANAGEMENT SERVICES, INC.**

**of**

**West Palm Beach, FL**

is licensed to engaged in the debt management business in the  
State of Nebraska from January 1, 2021 to December 31, 2021  
unless terminated by the Secretary of State.



**IN TESTIMONY WHEREOF,**

I have hereunto set my hand and affixed  
the Great Seal of the State of Nebraska,  
done at Lincoln on this date of  
**December 2, 2020**

A handwritten signature in black ink, reading "Robert B. Evnen".

---

Robert B. Evnen, Secretary of State

<u>New Hampshire</u>		Debt Adjuster License	Yes	Submit to Regulator
Lic/Reg #: 19682-DA	Original Issue Date : 05/07/2015			
Status : Approved	Status Date: 05/07/2015	Renewed Through : 2021		
Other Trade Names used in New Hampshire : Debthelper.com				

LICENSE NO.  
L065890

State of New Jersey  
Department of Banking and Insurance  
Licensing Services Bureau - Banking  
PO Box 473  
Trenton, NJ 08625-0473

SEQUENCE NO.  
587577

REFERENCE NO.  
1000105-C14

THIS CERTIFIES THAT: CREDIT CARD MANAGEMENT SERVICES INC

DOING BUSINESS AS: DEBTHELPER.COM

LOCATED AT: 1325 N. CONGRESS AVENUE  
#201  
WEST PALM BEACH, FL 33401

IS LICENSED AS A: DEBT ADJUSTER (CORPORATION)

LICENSE ISSUE DATE  
07/01/2019

LICENSE EXPIRE DATE  
06/30/2021

*Marlene Caride*

Commissioner



STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
FINANCIAL INSTITUTIONS DIVISION

UNIFORM DEBT-MANAGEMENT SERVICES  
CERTIFICATE OF REGISTRATION

No. **DMSM11001**

Date of First Certified: **March 22, 2011**

Dated: **October 1, 2020**

*This is to Certify That*

**CREDIT CARD MANAGEMENT SERVICES INC**  
**DBA: DEBTHELPER.COM**

Having paid the designated fee and having fulfilled the requirements of Chapter 676A of the Nevada Revised Statutes, and the Rules and Regulations established there under, is authorized to engage in the business of Debt-Management Services, within the meaning of said chapter located at:

**1325 N CONGRESS AVE STE 201**  
**WEST PALM BEACH FL 33401**

**This license is held subject to regular renewal thereof as prescribed by law and for a period beginning July 01, 2020 and ending June 30, 2021.**

**Financial Institutions Division**

**This License is NOT  
Transferable or Assignable**





NEW YORK STATE  
DEPARTMENT OF FINANCIAL SERVICES

BP 102586

Whereas,

Credit Card Management Services, Inc.  
U/A/N DebtHelper.com

a licensee duly licensed to transact the business of a Budget Planner pursuant to Article 12-C of the Banking Law, has given written notice to the Superintendent of Financial Services of the State of New York of a change of location of the business operated under such license

From

4611 Okeechobee Blvd., Suite 114  
West Palm Beach, FL 33417

To

1325 N. Congress Avenue - Suite 201  
West Palm Beach, FL 33401

**Now, Therefore, Be It Known** that the change of location of such business to the new location herein above stated has been duly recorded and that the licensee is therefore authorized to transact the business of a Budget Planner at the new location, effective **June 4, 2012**.

**In Witness Whereof**, I have hereunto set my hand and caused the official seal of the Department of Financial Services to be affixed this **4th** day of **June 2012**.

Benjamin M. Lawsky  
Superintendent of Financial Services  
By:

*M. A. Atabaki*  
Manzar S. Atabaki  
Deputy Superintendent  
Licensed Financial Services  
Banking Division

000596



Search Results Include "1" Primary Institutions

Download Search Results: [Excel](#) [PDF](#) [CSV](#) [XML](#)

(1 of 1)

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▼

	PRIMARY NAME	MAIN ADDRESS	MAIL ADDRESS	INSTITUTION TYPE	INST. LIC INACTIVE
	Credit Card Management Services, Inc.	1325 N. Congress Avenue - Suite 201 West Palm Beach, FL 33401	P.O.Box 220597 West Palm Beach, FL 33422 US	Budget Planner	

Other Names of Institution

1. DebtHelper.com

Download Othernames: [Excel](#) [PDF](#) [CSV](#) [XML](#)

(1 of 1)

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Credit Card Management Services, Inc. (920390)

License Name Oregon Debt Management Service Provider Registration								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
DM-80012	Approved	7/17/2017	3/2/2010	MyersD9	11/16/2020	No		2021

Credit Card Management Services, Inc. (920390)

License Name Pennsylvania Debt Management Services (DL)								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
23250	Approved	11/16/2020	4/11/2009	MyersR17	11/16/2020	No		2021



<u>Rhode Island</u>	Debt Management Services Registration		Yes	Submit to Regulator
Lic/Reg #: 20102719DM	Original Issue Date : 12/06/2010			
Status : Approved	Status Date: 05/01/2013	Renewed Through : 2021		
Other Trade Names used in Rhode Island : Debthelper.com				

Contact Info / Licenses

Contact Info Licenses



Active

**Credit Card Management Services, Inc.**

**Credit Counseling**

**Registration #:** CCC-145027

**Expiration:** 12/31/2021

SOUTH CAROLINA

VOID

VOID

VOID

VOID

VOID

Attn: JENNIFER HAGAN  
CREDIT CARD MANAGEMENT SERVICES, INC.  
P. O. BOX 220597  
WEST PALM BEACH, FL 33422

# State of Tennessee

12077807  
338

*The Tennessee State Division of Consumer Affairs, by virtue of  
Tennessee Code Annotated Section 47-18-304, hereby certifies that:*

CREDIT CARD MANAGEMENT SERVICES, INC.  
1325 N. CONGRESS AVE., SUITE 201  
WEST PALM BEACH, FL 33401

*is duly qualified to do business as a DEBT MANAGEMENT PROVIDER  
within the State of Tennessee and that this license entitles the company to engage in  
that business.*

ID NUMBER: 13  
LIC STATUS: LICENSED  
EXPIRATION DATE: April 15, 2022



IN-1313  
DEPARTMENT OF  
COMMERCE AND INSURANCE



**OCCC**

Office of Consumer  
Credit Commissioner

**Registration Issue Date: 09/19/2007**

## **STATE OF TEXAS**

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### **DEBT MANAGEMENT**

**Registration Number: 1400000067-125671**

**ACTIVE**

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### **CREDIT CARD MANAGEMENT SERVICES INC**

**1325 N CONGRESS AVE STE 201  
WEST PALM BEACH, FL, US, 33401**

2601 N Lamar Blvd  
Austin, Tx 78705

[www.occc.state.tx.us](http://www.occc.state.tx.us)  
(512)936-7600

A handwritten signature in cursive script, reading "Leslie J. Petty".

Consumer Credit Commissioner







- Master # : 1400000067
- Dashboard
- Dashboard
- Manage Profile
- Submit Application
- Manage My Business
- Notifications
- History
- Industry Reporting
- Forms
- Help

Dashboard

Welcome **CREDIT CARD MANAGEMENT SERVICES INC!**  
You have **0** Request(s) sent to OCCC, **0 Pending Action(s)** to take and **0 My Business Transaction(s)** in progress.  
To see more information, click on a tab of your choice below, and then click on the line item.

[Click here to see the details on your Master File.](#)

My New Requests

My Pending Actions

My Business

My Business Transactions

My Recent Activity

My Pending Fee

Reg/Lic Number	Business Type	Business Status	Business Sub Type	Business Location	Zip Code	Renewed Date	Canceled Date
125671	Registration	Active	Debt Management	WEST PALM BEACH,FL	33401	01/07/2021	

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1 - 1 of 1 items

For your security, the back button on your browser has been disabled and will not work on any page in this website.





Office of  
Consumer  
Credit  
Commissioner

# STATE OF TEXAS

Debt Management Service Provider

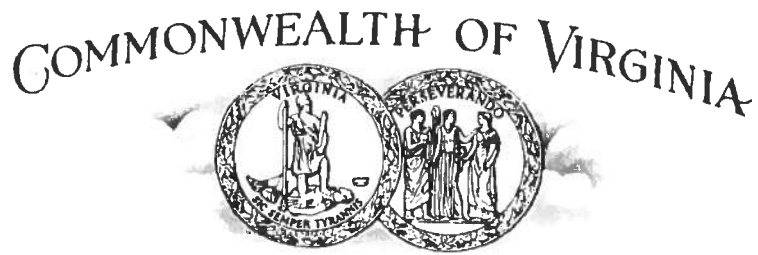
Registration Number: DM07-10067

CREDIT CARD MANAGEMENT SERVICES INC  
1325 N CONGRESS AVE STE 201  
WEST PALM BEACH, FL 33401

2601 N Lamar Blvd  
Austin TX 78705  
[www.occc.state.tx.us](http://www.occc.state.tx.us)  
(512)936-7600  
Consumer Helpline:  
(800) 538-1579



49667



**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

LICENSE NO. DC-76

THIS IS TO CERTIFY THAT:

**CREDIT CARD MANAGEMENT SERVICES, INC.  
D/B/A DEBTHELPER.COM**

\_\_\_\_\_ having met the requirements of law, is authorized to operate a credit counseling agency

under the provisions of Chapter 10.2 of Title 6.2 of the Code of Virginia, at or in:

1325 N. Congress Avenue, Suite 201, West Palm Beach, Florida 33401

**IN WITNESS WHEREOF,** *I have set my hand this* \_\_\_\_\_ *second*

*day of* \_\_\_\_\_ *May* \_\_\_\_\_, *2012* \_\_\_\_\_, *at Richmond, Virginia.*

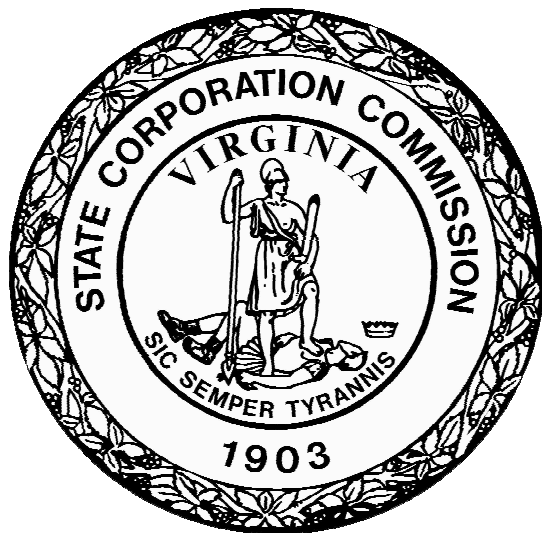
\_\_\_\_\_  
*E. J. Face, Jr., Commissioner of Financial Institutions*

**THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE**

This license is to be displayed conspicuously where business is transacted

# **CREDIT COUNSELING AGENCIES**

OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS JANUARY 6, 2021



BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA



**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of January 6, 2021**

**Consumer Credit and Budget Counseling, Inc. National Foundation for Debt Management**

299 South Shore Road  
Marmora, NJ 08223

*Branch:*

14104 58th Street North, Clearwater, FL 33760

**Consumer Education Services, Inc. d/b/a Cesi Debt Solutions**

3700 Barrett Drive  
Raleigh, NC 27609

*Branches:*

1730 Martindale Drive, Fayetteville, NC 28304  
5892 Aftonshire Drive, Fayetteville, NC 28304  
664 Wheelers Church Road, Hurdle Mills, NC 27541  
75 Chinaberry Street, Kittrell, NC 27544  
3000-101 Crimson Tree Court, Raleigh, NC 27613  
7113 Spanglers Spring Way, Raleigh, NC 27610  
659 Chapel Hill Road, Spring Lake, NC 28390

**Consumers Alliance Processing Corporation**

1959 Palomar Oaks Way, Suite 200  
Carlsbad, CA 92011

**Credit Advisors Foundation**

1818 South 72nd. Street  
Omaha, NE 68124

**Credit Card Management Services, Inc. d/b/a Debthelper.com**

1325 N. Congress Avenue, Suite 201

West Palm Beach, FL 33401

**CreditGuard of America, Inc.**

791 Park of Commerce Boulevard, Suite 500  
Boca Raton, FL 33487

**Debt Counseling Corp.**

990 South Second Street, Suite 4  
Ronkonkoma, NY 11779

**Debt Management Credit Counseling Corp.**

1100 S. Powerline Road, Suite 101  
Deerfield Beach, FL 33442

**Debt Reduction Services, Inc. d/b/a National Financial Education Center**

6213 North Cloverdale Road  
Suite 100  
Boise, ID 83713

*Branch:*

3920 Veterans Memorial Highway, Suite 10, Bohemia, NY 11716

**Debtwave Credit Counseling, Inc.**

9325 Sky Park Court, Suite 260  
San Diego, CA 92123

<b>Vermont</b>	Debt Adjuster	Yes	<b>Submit to Regulator</b>
Lic/Reg #: DA-41	Original Issue Date : 09/03/2013		
Status : Approved	Status Date: 09/03/2013	Renewed Through : 2021	

<u>Wisconsin</u>	Adjustment Service Company License		Yes	Submit to Regulator
Lic/Reg #: 239-SOC	Original Issue Date : 01/18/2013			
Status : Approved	Status Date: 12/07/2018	Renewed Through : 2021		
Other Trade Names used in Wisconsin : Debthelper.com				

# State of Wisconsin

## DEPARTMENT OF FINANCIAL INSTITUTIONS

**This License Must Be Conspicuously Posted In the Public Office**

**Credit Card Management Services Inc  
DBA Debthelper.com**

**having complied with the requirements set forth under Section 218.02 of  
the Wisconsin Statutes, is hereby licensed to engage in business as an**

**Adjustment Service Company**

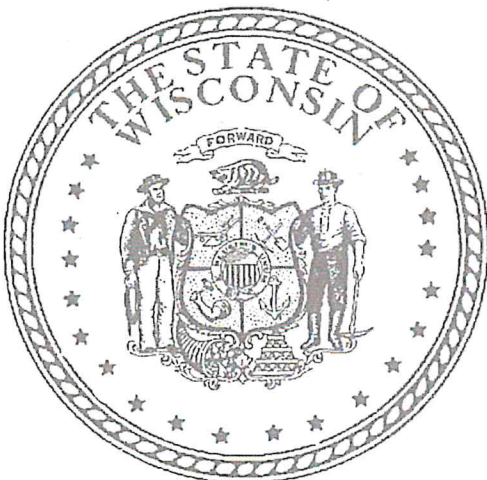
**in accordance with and subject to the provisions of said Section 218.02 and  
all acts amendatory thereto at:**

**1325 N Congress Avenue Suite 201  
West Palm Beach, FL**

**This license cannot be assigned or transferred and is VOID AFTER  
December 31, 2021.**

**License No. 239**

**Effective Date: January 1, 2021**



Department of Financial Institutions

*Kim Swindorf*  
Kim Swindorf, Deputy Administrator of Banking