Credit Card Management Services, Inc. (920390)

<table>
<thead>
<tr>
<th>License Number</th>
<th>Status</th>
<th>Date</th>
<th>Original License Date</th>
<th>Updated By</th>
<th>Updated Date</th>
<th>Prevent Renewal</th>
<th>External Notes</th>
<th>Renewed Through Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td>Debt Management License</td>
<td>Yes</td>
<td>Submit to Regulator</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------</td>
<td>-------------------------</td>
<td>-----</td>
<td>---------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lic/Reg #: 0910849</td>
<td>Original Issue Date: 11/19/2009</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status: Approved</td>
<td>Status Date: 05/15/2018</td>
<td>Renewed Through: 2021</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Trade Names used in Arizona: Debthelper.com</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FILE NUMBER</td>
<td>NAME</td>
<td>STREET ADDRESS</td>
<td>CITY/STATE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------</td>
<td>------</td>
<td>----------------</td>
<td>------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0066</td>
<td>DEBT COUNSELING CORP.</td>
<td>990 S. SECOND STREET, SUITE 4</td>
<td>RONKONKOMA, NY 11779</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0070</td>
<td>DEBTWAVE CREDIT COUNSELING, INC.</td>
<td>9325 SKY PARK CT., SUITE 260</td>
<td>SAN DIEGO, CA 92123</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0071</td>
<td>CONSUMER CREDIT COUNSELING FOUNDATION, INC.</td>
<td>350 SONIC AVENUE, SUITE 101</td>
<td>LIVERMORE, CA 94551</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0073</td>
<td>FAMILY CREDIT COUNSELING SERVICES, INC., DBA, FAMILY CREDIT MANAGEMENT SERVICES</td>
<td>4306 CHARLES STREET</td>
<td>ROCKFORD, IL 61108</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0076</td>
<td>CREDIT CARD MANAGEMENT SERVICES, INC.</td>
<td>1325 N. CONGRESS AVE. #201</td>
<td>WEST PALM BEACH, FL 33401</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0077</td>
<td>CAMBRIDGE CREDIT COUNSELING CORP.</td>
<td>67 HUNT STREET</td>
<td>AGAWAM, MA 01001</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0078</td>
<td>NATIONAL BUDGET PLANNERS OF SOUTH FLORIDA, INC.</td>
<td>350 SONIC AVENUE, FLOOR 2</td>
<td>LIVERMORE, CA 94551</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0079</td>
<td>CHRISTIAN CREDIT CONSELORS, INC.</td>
<td>5838 EDISON PL., SUITE 130</td>
<td>CARLSBAD, CA 92008</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0080</td>
<td>CONSUMER CREDIT COUNSELING SERVICES OF MARYLAND AND DELAWARE, INC.</td>
<td>6315 HILLSIDE CT., SUITE B</td>
<td>COLUMBIA, MD 21046</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0081</td>
<td>CONSUMER CREDIT COUNSELING SERVICE OF THE MIDWEST, INC., DBA, APPRISEN</td>
<td>690 TAYLOR ROAD, SUITE 110</td>
<td>GAHANNA, OH 43230</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>247-0082</td>
<td>LUTHERAN SOCIAL SERVICE OF MINNESOTA, DBA, LSS FINANCIAL COUNSELING SERVICE</td>
<td>2485 COMO AVENUE</td>
<td>ST. PAUL, MN 55108</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In reply refer to 755:G :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.

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.

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 

uccc@state.co.us 1300 Broadway, 6th Fl, Denver, CO, 80203 (720) 508-6118
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, 6th floor  
Denver, CO 80203  
(720) 508-6012 (Phone)  
(720) 508-6033 (Fax)  
dm@coag.gov
<table>
<thead>
<tr>
<th>Business/Trade Name</th>
<th>Address</th>
<th>Registration Number</th>
<th>Category</th>
<th>Original Registration Date</th>
<th>Status</th>
<th>Cancel/Revoke Date</th>
<th>Disciplinary Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>CREDIT AND DEBT ASSISTANCE CENTER OF AMERICA INC</td>
<td>30011 IVY GLENN RD STE 207</td>
<td>00064</td>
<td>Credit Counseling, Non-Profit and Tax Exempt</td>
<td>7/27/2011</td>
<td>R</td>
<td>3/1/2016</td>
<td></td>
</tr>
<tr>
<td>CREDIT CARD MANAGEMENT SERVICES INC DBA DEBTHelpER.COM</td>
<td>1325 N CONGRESS AVE STE 201 West Palm Beach, FL 33401</td>
<td>00058</td>
<td>Credit Counseling, Non-Profit and Tax Exempt</td>
<td>10/20/2010</td>
<td>A</td>
<td>Active</td>
<td>Yes</td>
</tr>
<tr>
<td>CREDITANSWERS LLC</td>
<td>6200 TENNYSON PKWY STE 200</td>
<td>00041</td>
<td>Debt Settlement</td>
<td>4/17/2009</td>
<td>E</td>
<td>7/1/2011</td>
<td>Yes</td>
</tr>
<tr>
<td>CREDITGUARD OF AMERICA INC</td>
<td>791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487</td>
<td>00016</td>
<td>Credit Counseling, Non-Profit</td>
<td>8/25/2008</td>
<td>E</td>
<td>7/1/2017</td>
<td></td>
</tr>
<tr>
<td>CREDITGUARD OF AMERICA INC</td>
<td>791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487</td>
<td>00079</td>
<td>Credit Counseling, Non-Profit</td>
<td>11/20/2017</td>
<td>A</td>
<td>Active</td>
<td>Yes</td>
</tr>
<tr>
<td>CSA - CREDIT SOLUTIONS OF AMERICA INC</td>
<td>12700 PARK CENTRAL DR 21ST FLR DALLAS, TX 75251</td>
<td>00019</td>
<td>Debt Settlement</td>
<td>9/10/2008</td>
<td>R</td>
<td>9/30/2009</td>
<td>Yes</td>
</tr>
<tr>
<td>CSA - CREDIT SOLUTIONS OF AMERICA LLC</td>
<td>12700 PARK CENTRAL DR 21ST FLOOR DALLAS, TX 75251</td>
<td>00051</td>
<td>Debt Settlement</td>
<td>3/12/2010</td>
<td>R</td>
<td>7/1/2011</td>
<td>Yes</td>
</tr>
<tr>
<td>CURADEBT SYSTEMS LLC</td>
<td>4000 HOLLYWOOD BLVD STE 555-S HOLLYWOOD, FL 33021</td>
<td>00082</td>
<td>Debt Settlement</td>
<td>7/1/2018</td>
<td>A</td>
<td>Active</td>
<td></td>
</tr>
</tbody>
</table>
## Credit Card Management Services, Inc. (920390)

<table>
<thead>
<tr>
<th>License Number</th>
<th>Status</th>
<th>Date</th>
<th>Original License Date</th>
<th>Updated By</th>
<th>Updated Date</th>
<th>Prevent Renewal</th>
<th>External Notes</th>
<th>Renewed Through Year</th>
</tr>
</thead>
</table>
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 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
Attended 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 business_tax@wpb.org HOURS 8:00 AM - 5:00 PM — MONDAY - FRIDAY

---

### CITY OF WEST PALM BEACH

**2020 to 2021 BUSINESS RECEIPT**

<table>
<thead>
<tr>
<th>BUS. TAX ID.</th>
<th>CATEGORY</th>
<th>DESCRIPTION</th>
<th>FEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>58236</td>
<td>541618</td>
<td>MANAGEMENT CONSULTING SERVICES</td>
<td>115.76</td>
</tr>
</tbody>
</table>

**TOTAL**: 115.76

**PAID**: 115.76

**BAL**: 0.00

---

**NOT TRANSFERABLE**

CITY OF WEST PALM BEACH
P.O. BOX 3147, WEST PALM BEACH, FL. 33402

**EXPIRES**

SEPTEMBER 30, 2021

---

THIS DOCUMENT NOT VALID UNTIL FUNDS ARE COLLECTED
<table>
<thead>
<tr>
<th>TYPE OF BUSINESS</th>
<th>OWNER</th>
<th>CERTIFICATION #</th>
<th>RECEIPT #/DATE PAID</th>
<th>AMT PAID</th>
<th>BILL #</th>
</tr>
</thead>
<tbody>
<tr>
<td>54-0039 CREDIT - DEBT CONSULTANT</td>
<td>CREDIT CARD MANAGEMENT</td>
<td>U20048004 - 10/22/20</td>
<td>$33.00</td>
<td>B40109419</td>
<td></td>
</tr>
</tbody>
</table>

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

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.
<table>
<thead>
<tr>
<th>Iowa</th>
<th>Debt Management License</th>
<th>Yes</th>
<th>Submit to Regulator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lic/Reg #: 2012-0118</td>
<td>Original Issue Date : 01/11/2013</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status : Approved</td>
<td>Status Date: 11/28/2017</td>
<td>Renewed Through : 2021</td>
<td></td>
</tr>
<tr>
<td>Other Trade Names used in Iowa : Debthelper.com</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>Collection Agency License</td>
<td>Submit to Regulator</td>
<td></td>
</tr>
<tr>
<td>-------</td>
<td>-----------------------------</td>
<td>---------------------</td>
<td></td>
</tr>
<tr>
<td>Idaho</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>License/Reg #: CDC-8683</th>
<th>Original Issue Date: 02/21/2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Status: Approved</td>
<td>Status Date: 04/07/2020</td>
</tr>
<tr>
<td></td>
<td>Renewed Through: 2021</td>
</tr>
<tr>
<td>Other Trade Names used in Idaho: Debhelper.com</td>
<td></td>
</tr>
</tbody>
</table>
Credit Card Management Services, Inc. (920390)

<table>
<thead>
<tr>
<th>License Number</th>
<th>Status</th>
<th>Date</th>
<th>Original License Date</th>
<th>Updated By</th>
<th>Updated Date</th>
<th>Prevent Renewal</th>
<th>External Notes</th>
<th>Renewed Through Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana-DFI</td>
<td>Debt Management License</td>
<td>Yes</td>
<td>Submit to Regulator</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------</td>
<td>--------------------------</td>
<td>-----</td>
<td>---------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- 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
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

[Signature]

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

cc: file
COMMISSIONER OF FINANCIAL REGULATION

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

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

FIRST ISSUED
October 26, 2009

William N. Lund, Superintendent
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

<table>
<thead>
<tr>
<th>Name</th>
<th>Type</th>
<th>Begin Date</th>
<th>End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEBTHELPER.COM</td>
<td>Doing Business As</td>
<td>08/31/2010</td>
<td></td>
</tr>
</tbody>
</table>

Reporting Dates

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Annual Report Receipt Date</th>
<th>Financial Statement Receipt Date</th>
<th>Renewal Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>03/07/2019</td>
<td>11/14/2019</td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td>02/27/2020</td>
<td>12/04/2020</td>
<td></td>
</tr>
</tbody>
</table>
Credit Card Management Services, Inc. (920390)

<table>
<thead>
<tr>
<th>License Number</th>
<th>Status</th>
<th>Date</th>
<th>Original License Date</th>
<th>Updated By</th>
<th>Updated Date</th>
<th>Prevent Renewal</th>
<th>External Notes</th>
<th>Renewed Through Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>MN-DM-920390</td>
<td>Approved</td>
<td>12/16/2020</td>
<td>5/28/2012</td>
<td>SchmallA</td>
<td>12/16/2020</td>
<td>No</td>
<td></td>
<td>2021</td>
</tr>
</tbody>
</table>
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)

<table>
<thead>
<tr>
<th>License Number</th>
<th>Status</th>
<th>Date</th>
<th>Original License Date</th>
<th>Updated By</th>
<th>Updated Date</th>
<th>Prevent Renewal</th>
<th>External Notes</th>
<th>Renewed Through Year</th>
</tr>
</thead>
</table>

https://www.statemortgageregistry.com/View/Company/LicenseHistory.aspx?CompanyId=920390&LicenseId=1317173
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

Robert B. Evnen, Secretary of State
<table>
<thead>
<tr>
<th>New Hampshire</th>
<th>Debt Adjuster License</th>
<th>Yes</th>
<th>Submit to Regulator</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lic/Reg #: 19682-DA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Original Issue Date: 05/07/2015</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Status: Approved</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Status Date: 05/07/2015</td>
<td></td>
<td>Renewed Through: 2021</td>
</tr>
<tr>
<td></td>
<td>Other Trade Names used in New Hampshire: Debthelper.com</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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: 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 Certificated: 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
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:

Manzar S. Atabaki
Deputy Superintendent
Licensed Financial Services
Banking Division
### Search Results Include "1" Primary Institutions

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

<table>
<thead>
<tr>
<th>(1 of 1)</th>
<th>25</th>
</tr>
</thead>
</table>

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

#### Other Names of Institution

1. DebtHelper.com

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

<table>
<thead>
<tr>
<th>(1 of 1)</th>
<th>25</th>
</tr>
</thead>
</table>
## Credit Card Management Services, Inc. (920390)

<table>
<thead>
<tr>
<th>License Number</th>
<th>Status</th>
<th>Date</th>
<th>Original License Date</th>
<th>Updated By</th>
<th>Updated Date</th>
<th>Prevent Renewal</th>
<th>External Notes</th>
<th>Renewed Through Year</th>
</tr>
</thead>
</table>
Credit Card Management Services, Inc. (920390)

<table>
<thead>
<tr>
<th>License Number</th>
<th>Status</th>
<th>Date</th>
<th>Original License Date</th>
<th>Updated By</th>
<th>Updated Date</th>
<th>Prevent Renewal</th>
<th>External Notes</th>
<th>Renewed Through Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rhode Island</td>
<td>Debt Management Services Registration</td>
<td>Yes</td>
<td>Submit to Regulator</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------------------</td>
<td>-----</td>
<td>---------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lic/Reg #: 20102719DM</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Original Issue Date : 12/06/2010</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Status : Approved</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Status Date: 05/01/2013</td>
<td></td>
<td>Renewed Through : 2021</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other Trade Names used in Rhode Island : Debthelper.com</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Credit Card Management Services, Inc.
Credit Counseling
Registration #: CCC-145027
Expiration: 12/31/2021
Attn: JENNIFER HAGAN
CREDIT CARD MANAGEMENT SERVICES, INC.
P. O. BOX 220597
WEST PALM BEACH, FL 33422

State of Tennessee

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
STATE OF TEXAS

DEBT MANAGEMENT
Registration Number: 1400000067-125671
ACTIVE

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.occ.state.tx.us
(512)936-7600

Consumer Credit Commissioner
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.

<table>
<thead>
<tr>
<th>Reg/Lic Number</th>
<th>Business Type</th>
<th>Business Status</th>
<th>Business Sub Type</th>
<th>Business Location</th>
<th>Zip Code</th>
<th>Renewed Date</th>
<th>Canceled Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>125671</td>
<td>Registration</td>
<td>Active</td>
<td>Debt Management</td>
<td>WEST PALM</td>
<td>33401</td>
<td>01/07/2021</td>
<td></td>
</tr>
</tbody>
</table>

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.
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
(512)936-7600
Consumer Helpline:
(800) 538-1579
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
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
<table>
<thead>
<tr>
<th>Vermont</th>
<th>Debt Adjuster</th>
<th>Yes</th>
<th>Submit to Regulator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lic/Reg #: DA-41</td>
<td>Original Issue Date: 09/03/2013</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status: Approved</td>
<td>Status Date: 09/03/2013</td>
<td>Renewed Through: 2021</td>
<td></td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Adjustment Service Company License</td>
<td>Yes</td>
<td>Submit to Regulator</td>
</tr>
<tr>
<td>-----------</td>
<td>-----------------------------------</td>
<td>-----</td>
<td>---------------------</td>
</tr>
<tr>
<td>Lic/Reg #: 239-SOC</td>
<td>Original Issue Date: 01/18/2013</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status: Approved</td>
<td>Status Date: 12/07/2018</td>
<td>Renewed Through: 2021</td>
<td></td>
</tr>
<tr>
<td>Other Trade Names used in Wisconsin: Debthelper.com</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 Swissdorf, Deputy Administrator of Banking