



## USCCRA, LLC Members Services

This membership agreement is between US Consumer Credit Restoration Association, LLC (hereinafter referred to as USCCRA, LLC) whose principle business address is 802 Michigan Ave. Palm Harbor, FL 34683 and the undersigned, (hereinafter referred to as MEMBER) is for the expressed purpose of enrolling MEMBER into USCCRA, LLC.

**Term:** The term of the membership shall be for ONE year.

**Purpose:** The MEMBER desires to become enrolled into the USCCRA, LLC program. USCCRA, LLC agrees to extend to MEMBER all of the benefits as printed in the USCCRA, LLC Member Benefit Guide (hereinafter referred to as SERVICES).

**SERVICES:** MEMBER acknowledges that a third party frequently facilitates SERVICES. That being the case, it may become necessary for the service offering to change from time to time as USCCRA, LLC continually strives to seek out the SERVICES that best meet the MEMBERS needs in accordance with the mission of USCCRA, LLC. **Many of the USCCRA, LLC Member Services are provided at no additional charge. A few have modest fees to help cover costs (or) to comply with State and Federal Law. (Example: an attorney fee of \$5 per deleted or corrected item per credit report and is to be paid directly to the ATTORNEY AFTER THE MEMBER IS NOTIFIED OF THE RESULTS BY THE CREDIT BUREAUS.)**

♦ **Credit Audit Verification and Restoration (ERASE BED CREDIT):** Included in your membership is representation by USCCRA, LLC affiliated attorney to challenge the 3 major national credit bureaus and force the removal of derogatory information from your credit report. As a special member benefit only extended to USCCRA, LLC Members in good standing, our affiliated attorneys will aggressively represent you with **NO upfront fees, NO ongoing monthly fees, in fact your total legal fees are only \$5 per deleted or corrected item per credit report payable, ONLY AFTER YOU ARE NOTIFIED BY THE CREDIT BUREAUS OF YOUR RESULTS** billed and paid directly to your attorney as a "correction fee".

► **Free Legal Advice:** Membership includes a membership into the USCCRA, LLC Law Club, a national network of over 20,000 attorneys in all 50 states. Most legal problems can be settled with nothing more than a phone call or letter written on your behalf by one of our plan member attorneys. USCCRA, LLC Members are encouraged to embrace the legal system and make consistent use of our highly qualified attorney who will help them navigate through life's unexpected legal matters. Services included at **NO CHARGE** are unlimited phone consultation, attorney review of legal documents, necessary calls and letters by your attorney, simple wills for you and your family, advice on representing yourself in small claims court and help with government programs; plus discounted fee schedule, contingency fees, and hourly rates.

► **Free Tax Advice:** Now members can get all of the answers to their most pressing tax questions easily, professionally, and never a charge. The MY TAX MAN SERVICE offers advice by real tax experts. It gives you the opportunity to make unlimited phone calls and get prompt accurate answers about new tax laws, forms, deductions, dependants, IRS's, capital gains taxes – for all of your tax concerns. **MEMBERS CAN HAVE THEIR LAST 2 YEARS TAX RETURNS REVIEWED TO GET A PROFESSIONAL OPINION IF THERE WERE ANY MISSED OPPORTUNITIES WITH THEIR REFUND. Never a charge for a consultation and confidentiality is guaranteed.**

● **\$7,500.00 Secured Line of Credit:** You are automatically approved for a \$7,500.00 secured credit card.

● **Second Chance Checking Account:** If you are unable to open a checking account due to poor credit or a derogatory listing Chex Systems we can help. Our affiliated attorney will represent you against ChexSystems and force the removal of your name from their black list. We can direct you to a bank or credit union in your area that does not use ChexSystems verification. Additionally, USCCRA, LLC Members have access to an Internet bank that will open a checking account for our members. Funds are FDIC insured up to \$100,000 (Debit card is included with the account).

● **Currency Connection Card with Guaranteed Overdraft Protection:** The Currency Cash Card is an ATM/debit card giving you access to your own personal bank account. Funds are maintained at an FDIC insured account at Republic Bank Trust Company, the Currency Cash Card is better than a traditional bank account as there is **NO CREDIT VERIFICATION, NO CHECKS TO BOUNCE, and up to \$400 OVERDRAFT PRIVILEGE.** Use your Currency Cash Card to accept deposits, make withdrawals or make purchases. Members receive a monthly bank statement to verify account activity.

► **FREE Credit Card Search Service:** Will conduct a database search on your behalf of all of the banks in the US that offer sub-prime secured, unsecured and partially secured credit cards. We guarantee to have you approved for a minimum of 2 new credit lines.

► **Personal Finance Coach:** USCCRA, LLC extends members unlimited use of a LIFELINES Personal Finance Coach, in addition to helping with "Big Picture" financial planning, your Personal Coach will discuss a variety of topics, like "Do I buy or lease a car?", "Which card should I pay off first?", "What will I need to (1) retire and (2) send my kid(s) to college?", "Is term, universal, or whole life insurance best for me?" and help with your family budget, etc. *Your Personal Coach is highly qualified to help you focus on your issue and/or identity helpful resources, your coach is objective, and WILL NOT sell you financial products or services. Coaches provide undivided attention, information, and guidance.*

► **IRS DEFENSE:** USCCRA, LLC has entered into an alliance with an organization whose principle has 10 years experience, has an IRS agent, and is now a consumer advocate that is certified to represent consumers against the IS. USCCRA, LLC Members receive 1 free hour of telephone consultation. If additional assistance is required members receive discounts.

► **Discounted Health Benefits Program:** Until now 80% of USCCRA, LLC Members did not have a benefits plan to cover their family for: Dental and Chiropractic Care, Prescription drugs, Eye Care (Glasses or Contacts), Durable Medical Equipment, Laser Vision Correction, and discounted access to Hospital, Physicians, Surgeons, Radiology, Clinical, Laboratory, and Specialist. Members receive this coverage for their entire household. *Many members save more on healthcare than the entire cost of their membership.*

► **Credit Reference Service:** USCCRA, LLC will provide a written credit reference at anytime for current valid members.

● **Guaranteed Approval for a Computer:** USCCRA, LLC Members are pre-approved for financing of a computer.

► **Mortgage Reduction:** USCCRA, LLC Members save thousands of dollars and cut years off their mortgage by employing the strategies of the endorsed mortgage reduction plan.

♦ **Information and Education:** USCCRA, LLC offers its members a number of free and reduced cost materials covering a variety of subjects. Including 2 online personal finance courses and a 306-page three-ring binder formatted 26 chapter college-level courses on personal finance for non-business majors.

► USCCRA, LLC offers this program at NO CHARGE to valid customers.

♦ USCCRA, LLC has researched the marketplace and endorses this program as the best service offering for our members.

♦ USCCRA, LLC has negotiated an exceptional program on behalf of its members. Token fees may apply to cover costs (or) comply with State and Federal Laws.

● USCCRA, LLC offers GUARANTEED CREDIT APPROVAL for this product or services. The product or service does have fees the member must pay to take advantage of the offer.

Questions about Membership, please contact Bob Hester at 770.578.1500 or 770.367.7618