



TERMS & CONDITIONS

Last Updated: 02/02/2026

Welcome to Rock Solid Credit Counseling. By using our website, services, or client portal, you agree to the following Terms & Conditions (“Terms”). Please read them carefully. If you do not agree with these Terms, do not use our services.

Business Information

Rock Solid Credit Counseling is a registered **Credit Services Organization (CSO)** with the Texas Secretary of State.

- Business Name: Rock Solid Credit Counseling
- Texas CSO Registration #: **20250060**
- Address: **2631 Harbor Cove #2B, Rockport, TX 78382**
- Email: chad@rocksolidcreditcounseling.com

Nature of Services

Rock Solid Credit Counseling provides credit education, credit analysis, and assistance in identifying inaccurate, incomplete, or unverifiable information on your credit reports.

We do **not**:

- Provide legal advice
- Provide financial, tax, or accounting advice
- Make loans
- Guarantee credit score increases
- Remove accurate, current, or verifiable information

Services are educational and administrative in nature.

No Guarantee of Results

Federal law (CROA) prohibits guaranteeing specific outcomes.

Therefore:

We do not guarantee:

- Deletions of accurate credit information
- A specific credit score increase
- Approval for loans, credit, housing, or employment

We make reasonable efforts to perform the services described in your agreement; however, outcomes depend on factors outside our control, including consumer reporting agencies, creditors, and client participation.



Compliance With Federal and State Law

We comply with:

- The **Credit Repair Organizations Act (CROA)**
- Texas Finance Code Chapter 393 (Credit Services Organizations)

You will receive:

- CROA Disclosure
- Texas CSO Disclosure
- 3-Day Right to Cancel Notice
- A written service agreement before any fee is charged

Fee Disclosure

All fees charged by Rock Solid Credit Counseling are disclosed in writing and assessed in accordance with applicable federal and Texas law and your written service agreement

Client Responsibilities

To use our services, you agree to:

- Provide accurate personal information
- Maintain an active email address
- Upload or forward all credit bureau correspondence
- Pay any agreed-upon fees on time
- Use your secure client portal responsibly
- Avoid attempts to falsify or misrepresent personal information
- Notify us of address or name changes

Failure to cooperate may delay or prevent results.

Payment Terms

- All fees will be clearly stated in your written service agreement.
- Fees are charged in accordance with your written service agreement and applicable federal and Texas law.
- We accept:
 - Credit/debit cards
- Late payments may result in suspension of service.
- No hidden fees will ever be charged.



Right to Cancel

You have the legal right to cancel your contract **within 3 business days** of signing.

You may cancel by:

- Emailing chad@rocksolidcreditcounseling.com
- Mailing written notice to:
2631 Harbor Cove #2B, Rockport, TX 78382
- Uploading written cancellation in your client portal

Please put **“Cancellation”** in the email subject line for faster processing.

There is **no penalty or charge** for canceling during this period.

Refund Policy

Refunds are issued only when:

- A billing error occurs
- Services were not provided as described in the written agreement

We strive to resolve billing concerns quickly and fairly.

Use of Website and Client Portal

You agree not to:

- Copy or distribute portal materials
- Use the portal for illegal purposes
- Share login information with others
- Upload harmful, illegal, or malicious files

We are not responsible for downtime or third-party technical issues.

Privacy Policy

Your privacy is extremely important to us. We protect your information and do not sell, rent, or trade your data. A full **Privacy Policy** is available on this website.

Limitation of Liability

Rock Solid Credit Counseling is **not liable** for:

- Actions taken by credit bureaus or creditors, Delays in mail responses, or Third-party actions outside our control or your own credit decisions

To the extent permitted by applicable law, our liability shall not exceed the amount paid for services giving rise to the claim. Nothing in these Terms limits any rights or remedies provided under federal or Texas Law.



DIY Program Disclosure

Some services offered by Rock Solid Credit Counseling are self-guided educational programs and do not include personalized dispute correspondence or direct communication with credit bureaus or creditors.

Dispute Resolution

If a dispute arises:

1. Contact us at **chad@rocksolidcreditcounseling.com**
2. We will attempt to resolve the matter internally
3. If unresolved, disputes shall be handled under Texas law in the county of our business location
4. This provision does not limit a consumer's right to file complaints with regulatory agencies or pursue remedies provided by law.

Changes to Terms

We may update these Terms at any time. Updates will appear on this page with a revised "Last Updated" date.

Acceptance of Terms by:

- Using this website
- Signing up for services
- Accessing the client portal
- Signing your service agreement

You acknowledge that you have read and agree to these Terms & Conditions.