



TEXAS CREDIT SERVICE ORGANIZATION DISCLOSURE STATEMENT

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

Our Registration Number is: **20250060**. Under Texas law, you have certain rights when working with a Credit Services Organization. Please read the following disclosure carefully before signing any agreement or paying any fees.

YOUR RIGHTS UNDER TEXAS LAW:

You have the right to review all services and fees before you sign.

We must provide you with a written contract that clearly states:

- The services we will perform
- The total cost of services and payment schedule
- The duration of the agreement and service process
- All guarantees, if any
- You will receive a copy of the contract

You have the right to cancel your contract within 3 business days.

You may cancel for any reason **without penalty or obligation**. To cancel, send written notice to us at the address listed in your contract.

You will not be charged any fees if you cancel during this period.

You have the right to know that some services can be done yourself for free.

You can dispute credit report inaccuracies directly with the credit bureaus and creditors **at no cost**. Texas and federal law allow you to do this on your own.

Rock Solid Credit Counseling cannot guarantee the removal of accurate, current, or verifiable information.

We only assist with disputes regarding inaccurate, incomplete, outdated, or unverifiable information.

Fee Disclosure:

Texas law prohibits Credit Services Organizations from charging or accepting fees in violation of applicable federal or state law. All fees charged by Rock Solid Credit Counseling are disclosed in writing and assessed in accordance with your client agreement and applicable law.

You have the right to sue a Credit Services Organization that violates the law.

If you believe we have violated the **Texas Credit Services Organization Act**, you may file a complaint or pursue legal remedies.

Complaints may be filed with:

Texas Secretary of State: www.sos.texas.gov

Texas Attorney General – Consumer Protection Division

Consumer Protection Hotline: **1-800-621-0508** Website: **TexasAttorneyGeneral.gov**