



# CANCELLATION POLICY

*This policy explains your cancellation rights and procedures.*

Under the Credit Repair Organizations Act (15 U.S.C. § 1679e) and Texas Finance Code Chapter 393, you have the right to cancel your contract with Rock Solid Credit Counseling **for any reason** within **three (3) business days** of signing, without penalty or obligation.

## How to Cancel

To cancel your agreement within the three (3) business-day cancellation period, you must provide written notice of cancellation. You may cancel by any of the following methods:

- Completing and submitting the **3-Day Cancellation Form** provided to you
- Sending a written cancellation through your client portal
- Mailing written notice to:

**Rock Solid Credit Counseling**  
2631 Harbor Cove #2B  
Rockport, TX 78382

- Emailing your written cancellation to: **chad@rocksolidcreditcounseling.com**

Please include the word “**Cancellation**” in the subject line of any email cancellation to ensure timely processing.

## Effective Date of Cancellation

Your cancellation becomes effective **on the date you send** the written notice, not the date it is received.

## Fees and Charges

If you cancel within the three (3) business-day cancellation period, **no fees will be charged**, and any payments collected will be refunded in accordance with applicable law.

After the three (3) business-day cancellation period has expired, cancellations are governed by the terms of your written service agreement. No guarantees of results are made, and fees already assessed in accordance with the agreement are subject to the terms of the agreement and applicable law.

## Separate Services

If you are enrolled in multiple services or programs (including any self-guided educational or monitoring services), cancellation of one service does not automatically cancel other separately enrolled services unless expressly stated in writing.

## Consumer Rights

Nothing in this Cancellation Policy limits or waives any rights or remedies available to you under federal or Texas law.

**Effective Date:** January 1, 2026