

Credit Card Management Services, Inc. (920390)

License Name Alabama - SC Money Transmitter License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
479	Approved	11/22/2011	11/22/2011	System	12/12/2019	No		2020

# Department of Financial Institutions

State of Arizona

**DM-0910849**

This document is evidence that: Credit Card Management Services, Inc. has complied with the provisions of the Arizona Revised Statutes, relating to the establishment and operation of a:

**Debt Management Company**

and that the Superintendent of the Arizona Department of Financial Institutions has granted this license to transact the business of a Debt Management Company as:

**Credit Card Management Services, Inc.**

at: **1325 N Congress Ave Ste 201, West Palm Beach, FL 33401-2005**

This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or suspended as provided by law.

Signed in the Superintendent's office at 100 N 15<sup>th</sup> Avenue, Suite 261, in the City of Phoenix, State of Arizona, on November 11, 2019

  
Keith A. Schraad  
Interim Superintendent

CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT - NONPROFIT COMMUNITY SERVICE ORGANIZATIONS

FILE NUMBER	NAME	STREET ADDRESS	CITY/STATE
247-0027	AAA FAIR CREDIT FOUNDATION	230 WEST 200 SOUTH, SUITE 3104	SALT LAKE CITY, UT 84110
247-0086	ADVANTAGE CREDIT COUNSELING SERVICE, INC.	2403 SIDNEY STREET, SUITE 400	PITTSBURGH, PA 15203
247-0044	AMERICAN CONSUMER CREDIT COUNSELING, INC.	130 RUMFORD AVENUE, SUITE 202	AUBURNDALE, MA 02466
247-0004	BLACK HILLS CHILDREN'S RANCH, INC., DBA, PIONEER CREDIT & DEBT CONSOLIDATION SERVICES	1644 CONCOURSE DRIVE	RAPID CITY, SD 57703
247-0087	CAMBRIDGE CREDIT COUNSELING CORP.	67 HUNT STREET	AGAWAM, MA 01001
247-0045	CONSOLIDATED CREDIT COUNSELING SERVICES, INC.	5701 W. SUNRISE BLVD., #200	FT. LAUDERDALE, FL 33313
247-0016	CONSOLIDATED CREDIT SOLUTIONS, INC.	5701 W. SUNRISE BLVD., #200	FT. LAUDERDALE, FL 33313
247-0046	CONSUMER CREDIT AND BUDGET COUNSELING, INC.	299 SOUTH SHORE ROAD	MARMORA, NJ 08223-0866
247-0082	CONSUMER CREDIT COUNSELING SERVICE OF GREATER ATLANTA, INC. DBA, CLEARPOINT CREDIT COUSELING SOLUTIONS AND CLEARPOINT FINANCIAL SOLUTIONS	270 PEACHTREE STREET, NW, SUITE 1800	ATLANTA, GA 30303
247-0106	CONSUMER CREDIT COUNSELING SERVICE OF THE MIDWEST, INC., DBA, APPRISEN	4500 E. BROAD STREET	COLUMBUS, OH 43213
247-0012	CONSUMER CREDIT COUNSELING SERVICE OF VENTURA COUNTY, DBA, SUREPATH FINANCIAL SOLUTIONS	80 N. WOOD ROAD, SUITE 200	CAMARILLO, CA 93010
247-0100	CONSUMER CREDIT COUNSELING SERVICES OF MARYLAND AND DELAWARE, INC., DBA, GUIDEWELL FINANCIAL SOLUTIONS	757 FREDERICK ROAD	BALTIMORE, MD 21228
247-0031	CONSUMER CREDIT COUNSELORS OF KERN COUNTY, DBA, CONSUMER CREDIT COUNSELING SERVICE OF KERN & TULARE COUNTIES	2001 F STREET	BAKERSFIELD, CA 93301

CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT - NONPROFIT COMMUNITY SERVICE ORGANIZATIONS

247-0078	CONSUMER CREDIT USA, INC.	11711 WOODRUFF AVENUE, SUITE 200	DOWNEY, CA 90241
247-0055	CONSUMER EDUCATION SERVICES, INC.	3700 BARRETT DRIVE	RALEIGH, NC 27609
247-0076	CREDIT CARD MANAGEMENT SERVICES, INC.	1325 N. Congress Ave. #201	WEST PALM BEACH, FL 33401
247-0003	CREDITGUARD OF AMERICA, INC.	791 PARK OF COMMERCE BOULEVARD, SUITE 500	BOCA RATON, FL 33487
247-0001	DEBT REDUCTION SERVICES, INC.	6213 N. CLOVERDALE ROAD, SUITE 100	BOISE, ID 83713
247-0070	DEBTWAVE CREDIT COUNSELING, INC.	9325 SKY PARK CT., SUITE 260	SAN DIEGO, CA 92123
247-0073	FAMILY CREDIT COUNSELING SERVICES, INC., DBA, FAMILY CREDIT MANAGEMENT SERVICES	4306 CHARLES STREET	ROCKFORD, IL 61108
247-0022	FAMILY FINANCIAL EDUCATION FOUNDATION	724 FRONT STREET, SUITE 340	EVANSTON, WY 82930
247-0005	GARDEN STATE CONSUMER CREDIT COUNSELING INC., DBA, NOVADEBT	200 U.S. HIGHWAY 9	MANALAPAN, NJ 07726
247-0065	GREENPATH, INC. DBA GREENPATH DEBT SOLUTIONS	36500 CORPORATE DRIVE	FARMINGTON HILLS, MI 48331
247-0111	LUTHERAN SOCIAL SERVICE OF MINNESOTA WHICH WILL DO BUSINESS IN CALIFORNIA AS LSS FINANCIAL COUNSELING SERVICE	2485 COMO AVENUE	ST. PAUL, MN 55108
247-0051	MONEY MANAGEMENT INTERNATIONAL, INC.	14141 SOUTHWEST FREEWAY, SUITE 1000	SUGARLAND, TX 77478
247-0043	NORTH SEATTLE COMMUNITY COLLEGE FOUNDATION, DBA, AMERICAN FINANCIAL SOLUTIONS	2815 2ND AVENUE, SUITE 280	SEATTLE, WA 98121
247-0025	SPRINGBOARD NONPROFIT CONSUMER CREDIT MANAGEMENT, INC.	4351 LATHAM STREET	RIVERSIDE, CA 92501
247-0039	TAKE CHARGE AMERICA, INC.	20620 N. 19TH AVENUE	PHOENIX, AZ 85027
247-0052	TRINITY CREDIT COUNSELING, INC.	11229 READING ROAD	CINCINNATI, OH 45241



STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
PO BOX 1286  
RANCHO CORDOVA CA 95741-1286

In reply refer to  
755:6 :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](http://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](http://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

**DEBT MANAGEMENT REGISTRATION INFORMATION**  
**AS OF 11/1/19**

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, 6<sup>th</sup> floor  
Denver, CO 80203  
(720) 508-6012 (Phone)  
(720) 508-6033 (Fax)  
[dm@coag.gov](mailto:dm@coag.gov)



Business/Trade Name	Address	Registration Number	Category	Original Registration Date	Status	Cancel/ Revoke Date	Disciplinary Action
CREDIT AND DEBT ASSISTANCE CENTER OF AMERICA INC	30011 IVY GLENN RD STE 207 LAGUNA NIGUEL, CA 92677	00064	Credit Counseling, Non-Profit and Tax Exempt	7/27/2011	R	3/1/2016	
CREDIT CARD MANAGEMENT SERVICES INC DBA DEBTHELPER.COM	1325 N CONGRESS AVE STE 201 West Palm Beach, FL 33401	00058	Credit Counseling, Non-Profit and Tax Exempt	10/20/2010	A	Active	Yes
CREDITANSWERS LLC	6200 TENNYSON PKWY STE 200 PLANO, TX 75024	00041	Debt Settlement	4/17/2009	E	7/1/2011	Yes
CREDITGUARD OF AMERICA INC	791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487	00016	Credit Counseling, Non-Profit	8/25/2008	E	7/1/2017	
CREDITGUARD OF AMERICA INC	791 PARK OF COMMERCE BLVD STE 500 BOCA RATON, FL 33487	00079	Credit Counseling, Non-Profit	11/20/2017	A	Active	Yes
CSA - CREDIT SOLUTIONS OF AMERICA INC	12700 PARK CENTRAL DR 21ST FLR DALLAS, TX 75251	00019	Debt Settlement	9/10/2008	R	9/30/2009	Yes
CSA - CREDIT SOLUTIONS OF AMERICA LLC	12700 PARK CENTRAL DR 21ST FLOOR DALLAS, TX 75251	00051	Debt Settlement	3/12/2010	R	7/1/2011	Yes
CURADEBT SYSTEMS LLC	4000 HOLLYWOOD BLVD STE 555-S HOLLYWOOD, FL 33021	00082	Debt Settlement	7/1/2018	A	Active	

License Name **Connecticut** Debt Adjuster Non-Profit License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
DANP-920390	Approved	11/28/2017	8/1/2005	System	11/23/2019	No		2020

LICENSE NO 10-23

**STATE OF DELAWARE**

**DEPARTMENT OF JUSTICE**

820 N. French Street  
Carvel State Office Building 5th Floor  
Wilmington, De 19801

**NOT TRANSFERABLE**

EXPIRATION DATE **October 9, 2020**

ISSUED TO: **Credit Card Management Services, Inc. d/b/a Debthelper.com**

**MAILING ADDRESS**

**1325 N. Congress Avenue, #201  
West Palm Beach, FL 33401**



**DEBT MANAGEMENT SERVICES LICENSE**

THIS CERTIFIES THAT THE PERSON NAMED IS HEREBY LICENSED TO  
CONDUCT OR ENGAGE IN THE PROFESSION INDICATED ABOVE. THIS  
DOCUMENT IS DULY ISSUED UNDER THE LAWS OF THE STATE OF DELAWARE.

LICENSEE SIGNATURE

**CITY OF WEST PALM BEACH**  
DEPARTMENT OF DEVELOPMENT SERVICES



Attached is your 2019-2020 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 [businessstax@wpb.org](mailto:businessstax@wpb.org) HOURS 8:00 AM - 5:00 PM — MONDAY - FRIDAY

INSTRUCTIONS: PLEASE POST IN A CONSPICUOUS PLACE AT YOUR PLACE OF BUSINESS.



**CITY OF WEST PALM BEACH**  
2019 to 2020 BUSINESS RECEIPT

**NOT TRANSFERABLE**

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

0000029220  
CREDIT CARD MANAGEMENT SERVICES INC  
1325 N CONGRESS AVE # 201

CREDIT & DEBT  
CONSULTATION

BUS. TAX ID.	CATEGORY	DESCRIPTION	FEE
58236	541618	MANAGEMENT CONSULTING SERVICES	115.76
TOTAL →			115.76

**THIS DOCUMENT NOT VALID  
UNTIL FUNDS ARE COLLECTED**

\*\* PAID

115.76

\*\* BAL \*\*

0.00

**EXPIRES  
SEPTEMBER 30,  
2020**



**ANNE M. GANNON**

**CONSTITUTIONAL TAX COLLECTOR**

*Serving Palm Beach County*

*Serving you.*

P.O. Box 3353, West Palm Beach, FL 33402-3353  
www.pbctax.com Tel: (561) 355-2264

**\*\*LOCATED AT\*\***

1325 N CONGRESS AVE Ste 201  
WEST PALM BEACH, FL 33417

TYPE OF BUSINESS	OWNER	CERTIFICATION #	RECEIPT #/DATE PAID	AMT PAID	BILL #
54-0036 CREDIT - DEBT CONSULTANT	CREDIT CARD MANAGEMENT		U19.589080 - 07/17/19	\$33.00	B40110927

This document is valid only when receipted by the Tax Collector's Office.

DEBTHelper.COM  
CREDIT CARD MANAGEMENT SERVICES INC  
1325 N CONGRESS AVE STE 201  
WEST PALM BEACH, FL 33417

B1 - 206

**STATE OF FLORIDA  
PALM BEACH COUNTY  
2019/2020 LOCAL BUSINESS TAX RECEIPT**

**LBTR Number: 200319802  
EXPIRES: SEPTEMBER 30, 2020**

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.

License Name Iowa Debt Management License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
2012-0118	Approved	11/28/2017	1/11/2013	System	11/10/2019	No		2020

License Name **Idaho** Collection Agency License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
CDC-8683	Approved	2/25/2019	2/21/2013	BudnerC	11/8/2019	No		2020



## Credit Card Management Services, Inc.

NMLS ID: 920390

Street Address: 1325 N Congress Ave  
Suite 201  
West Palm Beach, FL 33401  
Mailing Address: PO Box 220597  
West Palm Beach, FL 33422

Phone: 561-472-8000  
Toll-Free Number: 800-920-2262  
Fax: 866-561-2622

Website: <http://www.debthelper.com>  
Email: [licensing@debthelper.com](mailto:licensing@debthelper.com)

Other Trade Names [?](#) : CCMS Debthelper.com; Debthelper.com

Prior Other Trade Names [?](#) : None

Prior Legal Names [?](#) : None

Sponsored MLOs [?](#) : 0

Fiscal Year End: 12/31

Formed in: Florida, United States

Date Formed: 11/26/1996

Stock Symbol: None

Business Structure: Not For Profit Corporation

Regulatory Actions [?](#) : None posted in NMLS.

Branch Locations [?](#) : No Branch Locations in NMLS

### State Licenses/Registrations (Displaying 15 Active of 15 Total)

Regulator <a href="#">?</a>	Lic/Reg Name	Authorized to Conduct Business <a href="#">?</a>	Consumer Complaint <a href="#">?</a>	<a href="#">[+] View All Details</a>
<a href="#">Illinois</a>	Debt Management License	Yes	<a href="#">Submit to Regulator</a>	<a href="#">[-] Hide Details</a>
Lic/Reg #: DM.0000186				
Original Issue Date <a href="#">?</a> : 03/05/2019				
Status <a href="#">?</a> : Approved				
Status Date: 03/05/2019				
Renewed Through <a href="#">?</a> : 2019				
Other Trade Names used in Illinois <a href="#">?</a> : None				





## Illinois Department of Financial and Professional Regulation

## Lookup Detail View

## Credential

License	License Type	Issue Date	Expiration Date	Status
DM.0000186	Debt Management	11/21/2002	12/31/2019	ACTIVE IN RENEWAL

## Contact

Name	Address
Credit Card Management Services Inc	Credit Card Management Services Inc 1325 N. Congress Ave. Suite 201 West Palm Beach, FL 33401

License Name **Indiana**-DFI Debt Management License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
10748	Approved	9/23/2014	4/5/2009	System	11/13/2019	No		2020



COMMONWEALTH OF KENTUCKY  
**OFFICE OF THE ATTORNEY GENERAL**

ANDY BESHEAR  
ATTORNEY GENERAL

October 22, 2019

1024 CAPITAL CENTER DRIVE  
SUITE 200  
FRANKFORT, KENTUCKY 40601

Credit Card Management Services, Inc.  
Attention: Jennifer Hagan  
PO Box 220597  
West Palm Beach, FL 33422

**RE: Kentucky Registration File #04**

Dear Jennifer Hagan:

This will acknowledge that the renewal registration statement (Form DA-1) filed by your organization September 11, 2019, 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, 2019 until September 25, 2020**.

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, 2020**. 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/Pages/forms.aspx>.

If I may be of any further assistance please feel free to contact me.

Sincerely,

ANDY BESHEAR  
ATTORNEY GENERAL

Jan Velez  
Office of Consumer Protection  
Compliance and Registration  
502-696-5686

AN EQUAL OPPORTUNITY EMPLOYER M/F/D

cc: file



11/20/2019

5,444,770

COMMISSIONER OF FINANCIAL REGULATION

04 14

66

CREDIT CARD MANAGEMENT SERVICES, INC.

6142 11/20/2019

MESSAGE(S):



LICENSE \* REGISTRATION \* CERTIFICATION \* PERMIT

STATE OF MARYLAND

DEPARTMENT OF LABOR, LICENSING AND REGULATION

COMMISSIONER OF FINANCIAL REGULATION

CERTIFIES THAT:

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

12/31/2020

EFFECTIVE

01-01-2020

CONTROL NO

5444770

Signature of Bearer

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

*James E. Rzepkowski*  
Acting Secretary DLLR

04 14

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5,444,770

04 14

66

COMMISSIONER OF FINANCIAL REGULATION  
500 N. CALVERT STREET, ROOM 402  
BALTIMORE, MD 21202-3651

CREDIT CARD MANAGEMENT SERVICES, IN

1325 N CONGRESS AVE  
SUITE 201  
WEST PALM BEACH

FL 33401

		LICENSE * REGISTRATION * CERTIFICATION * PERMIT		Lawrence J. Hogan, Jr. Governor	
STATE OF MARYLAND		STATE OF MARYLAND		Boyd K. Rutherford Lt. Governor	
DEPARTMENT OF LABOR, LICENSING AND REGULATION		DEPARTMENT OF LABOR, LICENSING AND REGULATION		James E. Rzepkowski Acting Secretary	
COMMISSIONER OF FINANCIAL REGULATION					
NMLS ID#:		920390			
CREDIT CARD MANAGEMENT SERVICES, IN					
IS AN AUTHORIZED: 14 - DEBT MANAGEMENT SERVICE PROVIDER					
LIC/REG/CERT	EXPIRATION	EFFECTIVE	CONTROL NO		
66	12/31/2020	01-01-2020	5444770		
Signature of Bearer			<i>James E. Rzepkowski</i> Acting Secretary DLLR		

## Regulatory Licensing &amp; Permitting



DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
BUREAU OF CONSUMER CREDIT PROTECTION  
**CREDIT CARD MANAGEMENT SERVICES INC**

**DEBT MANAGEMENT SERVICE**

MAINE

Registration Number: DMS11419

Status: [Active](#)

First Licensure: 10/26/2009

Expiration Date: 12/31/2020

Street Location Address: 1325 N CONGRESS AVE # 201  
WEST PALM BEACH, FL 33401-2005

Mailing Address: PO BOX 220597  
WEST PALM BEACH, FL 33422-0597

Primary Phone: +1 (561) 472-8027

Fax: +1 (561) 844-0406

**History**

License Type	Start Date	End Date
DEBT MANAGEMENT SERVICE	10/26/2009	12/31/2020

**Alias, DBA or Trade Name** [\(1 record\) hide](#)

Name
DEBTHELPER.COM

**Branch Office**

None.

**Consumer Complaints and Board Actions**

None.

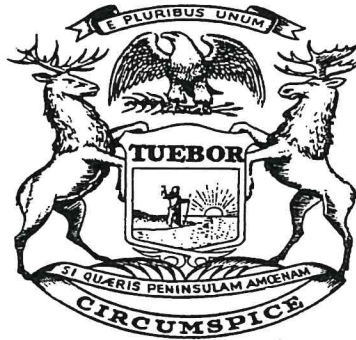
**GENERAL INFORMATION****Other Phone Numbers** [\(1 record\) hide](#)

Phone Number	Type
+1 (561) 472-8027	Office

An active license/permit may still be subject to limitations and restrictions as a result of disciplinary action imposed. Please contact the specific licensing board about specific disciplinary actions.

Date: 01/08/2020 01:33:30 PM

# State of Michigan



License No. 0017583

## Department of Insurance and Financial Services Lansing, Michigan

*This is to certify that*

*Credit Card Management Services, Inc.  
dba DEBTHELPER.COM  
1325 North Congress Avenue Suite 201  
West Palm Beach, FL 33401*

is hereby duly LICENSED as a Debt Management Company in the State of Michigan in accordance with the provisions of the Michigan Debt Management Act, P.A. 148 of 1975, as amended. This license is not transferable or assignable. This license must be surrendered to the Department of Insurance and Financial Services within five (5) days after the licensee ceases business or has its license revoked.

Effective Date: January 01, 2020

Expiration Date: December 31, 2020



A handwritten signature in black ink, appearing to read 'Anita Fox'.

Anita G. Fox, Director

December 05, 2019

Date

This license shall be conspicuously displayed in the place of business specified herein.

License Name **Minnesota Debt** Management Services Provider Company License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
MN-DM-920390	Approved	12/31/2018	5/28/2012	SchmallA	11/13/2019	No		2020

# Licensee Details | 5519771

[Home](#) >> [Search Results](#) >> 5519771

**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

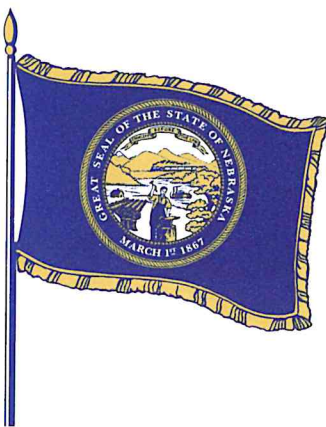
**Phone:** (561) 472-8000



License Name Mississippi Debt Management Service Provider License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
31	Approved	7/8/2003	7/8/2003	PorterR20	11/19/2019	No		2020

***STATE OF***



***NEBRASKA***

***DEBT MANAGEMENT LICENSE***

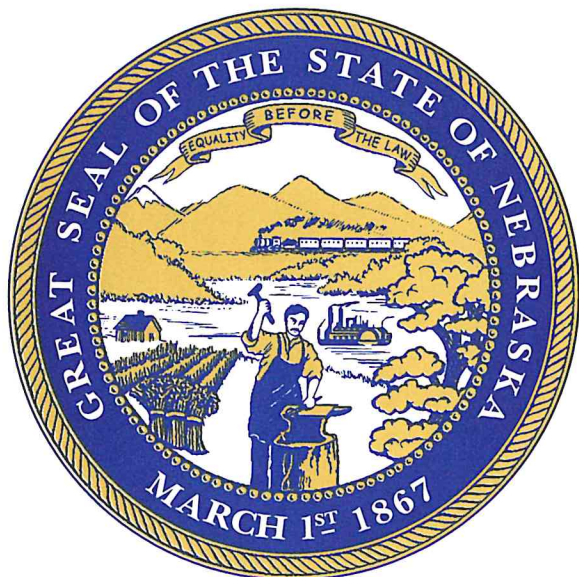
*This license hereby certifies that*

**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, 2020 to December 31, 2020 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 11, 2019**

A handwritten signature in black ink, reading "Robert B. Evnen".

Robert B. Evnen, Secretary of State

License Name **New Hampshire** Debt Adjuster License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
19682-DA	Approved	5/7/2015	5/7/2015	NelsonRL7	11/12/2019	No		2020

LICENSE NO.  
L065890

State of New Jersey  
Department of Banking and Insurance  
Licensing Services Bureau - Banking  
PO Box 473  
Trenton, NJ 08625-0473

SEQUENCE NO.  
587577

REFERENCE NO.  
1000105-C14

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 A: 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

DUPLICATE

UNIFORM DEBT-MANAGEMENT SERVICES  
CERTIFICATE OF REGISTRATION

No. **DMSM11001**  
Date of First Certificated: **March 22, 2011**

Dated: **October 2, 2019**

*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 1, 2019 and ending June 30, 2020.**

**Financial Institutions Division**

BY:



**This License is NOT  
Transferable or Assignable**



NEW YORK STATE  
DEPARTMENT OF FINANCIAL SERVICES

BP 102586

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:

*M. A. Atabaki*  
Manzar S. Atabaki  
Deputy Superintendent  
Licensed Financial Services  
Banking Division

000596



<b>PRIMARY NAME</b>	<b>MAIN ADDRESS</b>	<b>MAIL ADDRESS</b>	<b>INSTITUTION TYPE</b>	<b>INST. LIC INACTIVE</b>
Credit Card Management Services, Inc.	1325 N. Congress Avenue - Suite 201 West Palm Beach, FL 33401	-	Budget Planner	

<https://myportal.dfs.ny.gov/web/guest-applications/who-we-supervise>

License Name **Oregon** Debt Management Service Provider Registration

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
DM-80012	Approved	7/17/2017	3/2/2010	MyersD9	11/18/2019	No		2020





## OREGON LICENSING NOTICE

### Nationwide Multistate Licensing System & Registry (NMLS)

**Company name:** Credit Card Management Services, Inc.

**Location address:** 1325 N Congress Ave #201, West Palm Beach, FL 33401

**NMLS Company ID:** 920390 **NMLS Branch ID (if applicable):** -----

License types:

<input type="checkbox"/> Collection agency	<input type="checkbox"/> Mortgage lender
<input type="checkbox"/> Consumer finance	<input type="checkbox"/> Mortgage servicer
<input type="checkbox"/> Debt buyer	<input type="checkbox"/> Money transmitter
<input checked="" type="checkbox"/> Debt management service provider	<input type="checkbox"/> Payday/title loan

Go to [nmlsconsumeraccess.org](http://nmlsconsumeraccess.org) to verify that the license status is active. The NMLS Consumer Access Database is updated nightly.

Companies licensed in Oregon for the license types listed above are subject to the regulations and oversight of the Division of Financial Regulation of the Department of Consumer and Business Services.

For consumer complaints, call us at 888-877-4894 or go to [dfr.oregon.gov](http://dfr.oregon.gov).

**NOTE:** The posting of this notice complies with the requirements of ORS 725.160, 725A.032, 86A166, and 86A.309. Posting by an unlicensed business is false and misleading and may lead to disciplinary action, fines, and/or prosecution.

License Name **Pennsylvania** Debt Management Services (DL)

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
23250	Approved	11/18/2019	4/11/2009	MyersR17	11/18/2019	No		2020

License Name **Rhode Island** Debt Management Services Registration

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
20102719DM	Approved	5/1/2013	12/6/2010	System	11/10/2019	No		2020

Contact Info / Licenses

Contact Info Licenses



Active

**Credit Card Management Services, Inc.**

**Credit Counseling**

**Registration #:** [CCC-145027](#)

**Expiration:** [12/31/2020](#)

SOUTH CAROLINA

VOID

VOID

VOID

VOID

VOID

Attn: JENNIFER HAGAN  
CREDIT CARD MANAGEMENT SERVICES, INC.  
P. O. BOX 220597  
WEST PALM BEACH, FL 33422

# State of Tennessee

11022656

291

*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, 2020



IN-1313  
DEPARTMENT OF  
COMMERCE AND INSURANCE





**OCCC**

Office of Consumer  
Credit Commissioner

**Registration Issue Date: 09/19/2007**

## **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.occc.state.tx.us](http://www.occc.state.tx.us)  
(512)936-7600

A handwritten signature in cursive script, reading "Leslie J. Petty".

Consumer Credit Commissioner





Office of  
Consumer  
Credit  
Commissioner

# 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](http://www.occc.state.tx.us)  
(512)936-7600  
Consumer Helpline:  
(800) 538-1579



49667

Master # : 1400000067

### Registration Details

Dashboard	Registration Information	Business Location Information
Manage Profile	Registration # : 125671	Registration Status : Active
Submit Application	Type Of Registration : Debt Management	Location Type :
Manage My Business	Original Registration Date : 09/19/2007	Expiration Date:
Notifications	Begin Date : 09/19/2007	Canceled Date:
History	Last Renewal Date : 01/08/2020	Revoked Date:
Industry Reporting		Surrendered Date:
Forms		DBA Operating Name :
Help		Address Line 1 : 1325 N CONGRESS AVE STE 201
		Address Line 2 :
		Zip : 33401
		City : WEST PALM BEACH
		County :
		State : FL
		Location Code :
		Phone Number : 5614728027
		Extension(If any) :
		Fax Number :

## DM Transaction Details

Profit Type :

### Sub Type Descriptions

Sub-type	Description
394	Obtaining or seeking to obtain a concession from one or more creditors on behalf of a consumer. Refer to Texas Finance Code Ch 394 for more information.

## Documents By Private User

Name

◀ ◁ 0 ▷ ▶

No items to display

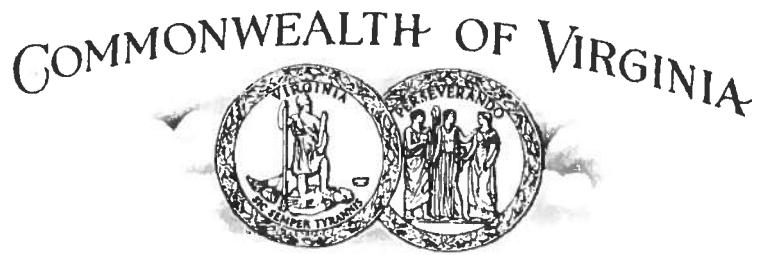
## Complaints

[Export To Excel](#)

Comp Num	Description	Status	Last Modified Date
<div> <div> <div>⏮</div> <div>⏪</div> <div>0</div> <div>⏩</div> <div>⏭</div> </div> <div>No items to display</div> </div>			

[Back To Dashboard](#)





**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

LICENSE NO. DC-76

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.*

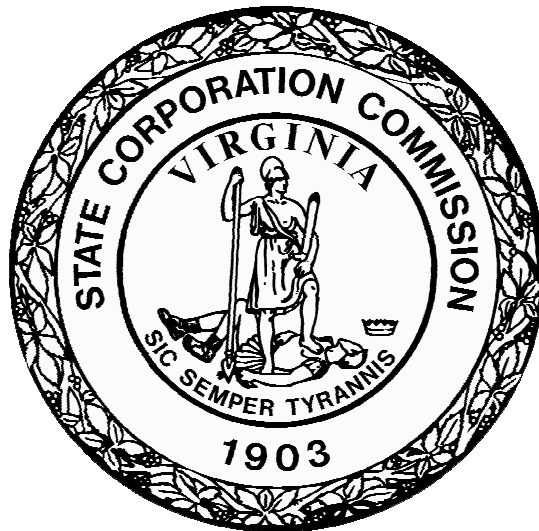
\_\_\_\_\_  
*E. J. Face, Jr., Commissioner of Financial Institutions*

**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 8, 2020



BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

---

**List by Name as of January 8, 2020**

**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  
6030 Chester Street, Wilmington, NC 28405

**Consumers Alliance Processing Corporation**

1935 Camino Vida Roble, Suite 150  
Carlsbad, CA 92008

**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.**

3033 Expressway Drive North  
Suite 103  
Hauppauge, NY 11749

**Debt Management Credit Counseling Corp.**

3310 N. Federal Highway  
Lighthouse Point, FL 33064

**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

**Family Credit Counseling Service, Inc. d/b/a Family Credit Management Services**

4304-06 Charles Street  
Rockford, IL 61108

License Name **Vermont** Debt Adjuster

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
DA-41	Approved	9/3/2013	9/3/2013	System	11/10/2019	No	d/b/a DebtHelper.com	2020

# 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**

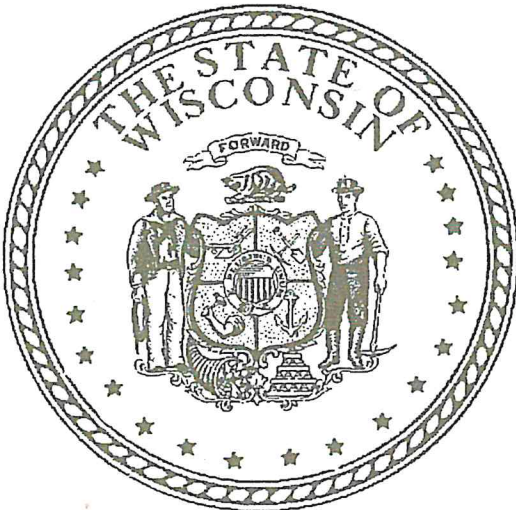
**in accordance with and subject to the provisions of said Section 218.02 and  
all acts amendatory thereto at:**

**1325 N Congress Avenue Suite 201  
West Palm Beach, FL**

**This license cannot be assigned or transferred and is VOID AFTER  
December 31, 2020.**

**License No. 239**

**Effective Date: January 1, 2020**



A handwritten signature in black ink, reading "Heather A. MacKinnon".