



CONSUMER CREDIT MANAGEMENT SERVICES, INC.



Memorandum of Understanding
Re: CCMS Tier One Services

This Memorandum of Understanding (Memorandum) is between: _____

an Employer with its principal offices: _____

and Consumer Credit Management Services, Inc., a Florida not-for-profit corporation with its principal offices at 315 NE 2nd Ave., Delray Beach, Florida 33444 (“CCMS”) (the Parties or Party).

This Memorandum reflects the current intent and understanding of and between the Parties with respect to this relationship.

Agreements, Procedures & Modalities:

- Employer agrees to provide their employees with periodic appropriate information regarding free services and information available from **CCMS through the Tier One Program**. This can be satisfied by the Employer placing (on a quarterly basis) information regarding financial help and counseling available through CCMS on a website link on or in a location convenient to employees (i.e., the Company’s Web Site or intranet, employee newsletter, payroll inserts, etc.).
- Employer agrees to review and discuss with CCMS this Memorandum at least annually. This discussion should include Employer satisfaction with the level of services CCMS is providing and what, if any, additional services or appropriate seminars and/or webinars the Employer may be willing to underwrite.
- CCMS will provide the Employer the appropriate link to “**ConsumerSense**”, a free Financial Education program for employees which provides a certificate of completion when successfully finished. **If desired, CCMS will provide (for a minimal amount of approximately \$500 per year) a dedicated URL for Employer’s website that will allow the Employer to track their employees’ usage of this program.**
- Each Party shall perform its obligations under this Memorandum in a manner that reflects favorably upon the good name and goodwill of the other Party.
- The Parties acknowledge that the agreements under this Memorandum are not exclusive.
- This Memorandum may be terminated by either Party for any or no reason by providing written notice. Upon termination of this Memorandum, the Employer shall remove and cease all use of CCMS Property and if applicable, CCMS Links from the Employer Web Site within thirty (30) days of the date of notice.
- CCMS does not endorse, approve, certify, or control the Employer’s Web Site and does not warrant, guarantee or make any representations regarding the accuracy, completeness, efficacy, timeliness, merchantability, or fitness for a particular purpose of the content or data located on such site.

IN WITNESS WHEREOF, the Parties have caused this Memorandum of Understanding to be executed by their respective authorized representatives as of the date below.

Partner Employer

Consumer Credit Management Services, Inc.

By: _____

By: _____

Name: _____ Title _____

Name: William J. Wood Title: Development Coordinator

Date: _____

Date: 2011