

Exhibit I.

## **BANKRUPTCY DISCLOSER**

Bankruptcy counseling is available for free or at a reduced rate based on a client's ability to pay. They are free under one hundred twenty five percent of poverty, twenty five dollars for people between one hundred twenty five and one hundred and fifty percent of poverty and fifty dollars for all others. Maximum amount to be charged for joint counseling is eighty five dollars.

Consumer Credit of Des Moines is funded by creditors who rebate a percentage of the monthly payment that we make on behalf of the clients. The only other source of significant income is the fees charged to Debt Management Plan clients.

In a DMP there is a one time fifty dollar sign-up fee and a monthly charge of nine percent of the monthly payment not to exceed thirty nine dollars per month. When providing services outside of Iowa, we always follow the laws of that resident's state.

Forms of payment are cash, cashiers check, money order, ACH withdrawals and debit payments in the Des Moines office only. We can take debit information from a client outside of the Des Moines office and process it manually.

The purpose of the DMP is only to accomplish payment of the debt listed with Consumer Credit and it is understood that the client's credit information records, gathered by various credit reporting services, may or may not be either improved or depreciated.

Our counselors are certified by the National Association of Credit Counselors.