Springboard Offices

CALIFORNIA
- Los Angeles County
- Orange County
- Riverside County
- San Diego County

NEVADA
- Clark County

ARIZONA
- Maricopa County

TEXAS
- Bexar County

NEW MEXICO
- Bernalillo County

MASSACHUSETTS
- Middlesex County

SOUTH CAROLINA
- Charleston County

FLORIDA
- Orange County
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President & CEO’s Message

We have come through quite a remarkable time in history, from the bottom of the recession in 2009, through today, a very slow recovery at best. Through it all, Springboard has remained focused on providing access to financial resources and educating consumers on a daily basis.

In 2012, the Springboard family of companies was able to touch the lives of almost a half-million individuals and families. Our call center group handled more than 375,000 inbound calls from financially troubled consumers, our document services team processed more than 1 million documents compiling over 22,000 distressed mortgage workout packages, and our eligibility services group reviewed the documents and program criteria to decision over 20,500 files for mortgage relief assistance. Our Springboard lines of counseling teams conducted more than 82,000 one-on-one counseling sessions. Our education and community outreach team delivered 386 face-to-face financial literacy workshops provided at no cost, educating 6,994 youth and adults from the general public; the team’s distance learning Financial Instructional Training (FIT) Academy and interactive webinars combined reached more than 2,300 participants nationwide. Springboard’s housing and development arm purchased a 240-unit multifamily affordable housing complex serving low-income families in Orlando, Florida.

The economy has shown a moderate uptick in recovery for 2012, and should continue at the same pace for 2013. Springboard will continue to focus on its core service offerings as well as expand on new lines of services. As diverse as the economy can be, so should the organizations that serve consumers. Springboard has a history of innovation and creativity, and we continued to build on these ideas throughout 2012. At the heart of our efforts is the consumer who will always remain in the center of our discussions. You may ask yourself, how do we accomplish this? Well, Springboard’s take on the matter is that while we are always looking ahead, we also must devote some time to reflect on what made it all possible. Our People!

Exceed customer needs and expectations! In a highly competitive service environment, meeting customer expectations may not be enough. Successful companies strive to not just meet, but to exceed, customer needs and expectations. Nothing impresses a customer more than an employee who goes “above and beyond the call of duty” to ensure total customer satisfaction. Today, customers expect something more than traditional customer service. They not only expect, they demand, exceptional customer service and the highest levels of quality counseling. They are particularly pleased when businesses exceed their expectations, show that they can empathize with them personally, and work swiftly and effectively on their behalf. Sam Walton, founder of Wal-Mart, was often quoted as saying, “There is only one boss - the customer. Customers can fire everybody in the company from the chairman on down simply by spending their money somewhere else.” And while our industry is consolidating, no concept is more true in our current world. Exceeding customer needs by providing the highest level of quality and counseling will allow Springboard to be innovative within our space. Springboard does not have to be the biggest player in the market, but we do have to be the best at what we do, and it begins with customer service and our greatest assets; our employees. This is our internal philosophy and what we view as our greatest commitment, in order to serve those individuals who come to us for help and guidance.
1. **Let people be themselves:** We would like to create a work environment that allows people to feel comfortable. The ideal organization is aware of dominant trends in its culture, work habits, dress code, traditions, and what the industry dictates, but, as a company, try and overcome them. I am talking about more than dress codes and work hours, but anything and everything that would encourage a creative work place that celebrates our culture and the ability to do a great job every day. This lends itself to superior customer interaction and quality counseling.

2. **You're told what's really going on:** The organization of your dreams does not deceive, stonewall, distort, or spin information. It recognizes that in the age of Facebook, WikiLeaks, and Twitter, you’re better off telling people the truth before someone else does. Respecting employees’ needs to know what’s really going on is essential so that they can do their jobs, particularly in volatile environments where it’s already difficult to keep everyone aligned and where employees at all levels are being asked to think more strategically. Radically honest, timely, and clear communication is a top priority.

3. **Your strengths are magnified:** The ideal company makes its best employees better and gives everyone the chance to achieve goals they thought were not attainable. This promotes an “everybody wins” attitude in the workplace. We need to ensure that as a company, in good times and bad, we invest heavily in our employees. We can do this in a myriad of ways—by providing networks, creative interaction with peers, stretch assignments, training, and a brand that confers our “best in class” company. Celebrating wins and recognizing employees on an individual basis sends a clear message that our company cares about our people and the customers that we interact with on a daily basis.

4. **The company stands for something meaningful:** People want to be a part of something bigger than themselves, something they can believe in. I think we have this, but we can certainly be better at celebrating this. We affect change in people’s lives every day, something most people go through a lifetime without achieving. It is important to be self-aware and to always fully appreciate who we are and what we do.

5. **Our daily work is rewarding:** This aspiration cannot be fulfilled in any comprehensive way through job enrichment add-ons; instead, it requires mindful reconsideration of the tasks each person is performing. Do these duties make sense? Why are they what they are? Are they as engaging as they can be? This is a huge, complex undertaking. This challenge cannot be underplayed by any means, and to truly create a great company, I would argue it is critical to our long time survival to evaluate the way we are doing things, good and bad.

6. **Stupid rules don’t exist:** I am sure this will be everyone’s favorite bullet point, and believe me we are already working on this. We have discussed many topics throughout 2012 that may have created roadblocks for our employees and which may have prevented them from providing first class consumer interaction. Please keep in mind that we can’t make everyone happy, but we can make things better and more enjoyable. All companies need organization and structure to be successful, but it doesn’t mean that the rules have to be restrictive to the point that they don’t allow for flexibility and world-class service. We strive for overall organization health within the walls of Springboard, and sometimes you have to get “back to basics”.

As a company, I know that our people want to do good work and provide quality service every day. They want to work in a place that magnifies their strengths, not their weaknesses. For that, they need some autonomy and structure, and the company must be coherent, honest, and open. As we reflect on 2012 and look ahead, that is our goal, and what we will strive for, in an effort to create and maintain the class of service our clients have come to expect and deserve.

Todd Emerson  
President and CEO
Springboard Solutions LLC
*People, Process, Systems...*

Springboard Solutions LLC was established in 2010 as a full service entity providing outsourced services to government agencies, nonprofit organizations, and financial institutions assisting families and individuals who need help.

Today, Springboard Solutions has grown to more than 270 associates working on various programs for a diverse portfolio of clients. Our goal is to provide every client with efficient and effective outsourced solutions coupled with robust reporting and quality control.

The California Housing Finance Agency (“CalHFA”) was our first client and continues to be our largest project. Springboard Solutions is pleased to help the State of California rank first among the 18 Hardest Hit Fund® states in the total number of homeowners assisted and total funding allocated through the United States Treasury program.

**EXPANDED SERVICE**

We expanded our client roster and enhanced our services to deliver scalable high quality services.

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**Program** | **Client**
---|---
Keep Your Home California | CA Housing Finance Agency
Nevada Hardest Hit Funds | NV Affordable Housing Assistance Corporation
Arizona Hardest Hit Funds | AZ Department of Housing
Fannie Mae | Homeownership Preservation Foundation
Freddie Mac | Homeownership Preservation Foundation
Home Means Nevada | NV Attorney General
Keep Your Home New Mexico | NM Attorney General

*Springboard Solutions continues to find new ways to deliver outsourced services to government and financial institutions. This matrix is an overview of the programs, clients and services provided.*
**IMPRESSIVE RESULTS**

Our associates strive to deliver high impact, high quality results. We are pleased to celebrate the following results:

- **Call Center Services** – handled over 375,000 inbound calls and made over 15,000 outreach calls to consumers
- **Document Services** – processed over 1 million documents and compiled over 22,000 workout packages
- **Eligibility Services** – reviewed documents and program criteria to decision over 20,500 files
- **Software Services** – provided software for Hardest Hit Fund® and Attorney General Settlement programs

With an experienced management team and proven processes and systems, Springboard Solutions is just getting started. We will continue to expand our services, impress our clients and exceed industry expectations. Count on it.

Aaron Horvath, President
Springboard Solutions LLC
Financial Literacy Education

Empowering Lives Through Knowledge...

The nation’s financial crisis has caused many consumers to make significant lifestyle changes in order to weather the storm. Staggering unemployment and home foreclosures have triggered a re-evaluation of priorities by individuals and families of all economic backgrounds. Resulting too is the now open dialogue from the local to the national level about the need for increased financial literacy understanding in this country. Springboard has responded by seeking new methods and opportunities to educate more youth and adults on basic financial concepts.

In 2012, Springboard’s team of certified financial educators presented more than 386 interactive seminars and workshops and educated 6,994 youth and adults on various financial topics, including basic budgeting, understanding credit reports, and using credit wisely. The team traveled throughout Southern California delivering presentations to wide ranging community organizations, military personnel and their families, and the faith-based community. In addition to face-to-face group presentations, Springboard provides nationwide web-based education through its Financial Instructional Training (FIT) Academy. This portal is available to consumers 24/7 and can be accessed from any mobile device. The team reached another 77 consumers via their live financial literacy webinars. The team provided free financial education to more than 9,300 consumers.

INLAND EMPIRE SAVES

In August 2012, Springboard introduced the launch of Inland Empire Saves, a regional initiative to encourage individuals and families across Southern California’s Inland Empire, which consists of Riverside and San Bernardino counties, to take control of their financial future. Inland Empire Saves is part of the broader initiative, America Saves, a national social marketing campaign that seeks to motivate and support low to moderate income households to save and build wealth. As the campaign coordinator for this important initiative, Springboard enjoys the support of elected officials, community and civic leaders who have come to rely upon Springboard as a trusted resource for personal financial education.

Melinda Opperman, Springboard’s Senior Vice President of Community Outreach and Industry Relations
**P.E.A.R.L.S.**

In response to the unique financial needs of women, Springboard created an economic empowerment program to address the obstacles that women can experience at different times in their lives. P.E.A.R.L.S. is an acronym for Preserving, Earning, and Acquiring Real Life Skills. The program consists of a series of practical workshops designed to equip women with tools to better understand and manage their financial future. The P.E.A.R.L.S. series is one of Springboard’s most requested workshop series.

In celebration of National Financial Literacy Month recognized April, Springboard partnered with JP Morgan Chase and the Inland Empire Women’s Business Center (IEWBC) to host its first P.E.A.R.L.S. Money Conference for Women. The event was underwritten by a grant provided by Chase who invited Springboard to apply for funding after learning of the education department’s vision to bring such a conference to Southern California’s Inland Empire region. The half-day conference featured presentations on several financial topics, including establishing realistic money goals, understanding credit reports and scores, preparing for homeownership and funding retirement.

*Photo (l to r): Nakea Harris with Chase, was the conference moderator; Melinda Opperman, Springboard SVP, introduced the event’s keynote speaker; Polly Sheedy with Chase, on funding your retirement; Lori Lamb, Springboard Credit Education Supervisor, on credit management; Debi McCoy, keynote speaker; Anne Wiker with Chase, on preparing for home ownership; and Sheri Stuart, Springboard Education & Communications Manager, was the Money Conference Program Manager. The conference opened with a keynote regarding financial wellness by Debi McCoy, a college teacher, corporate trainer, and a financial educator/counselor. McCoy is also the wife of a United States Air Force Commander stationed at March Air Reserve Base.*
Excellence in Education

Our People Help Improve Lives …

Providing financial education to American consumers is a formidable task, and to be effective, one would need to have a heart for people coupled with a depth of knowledge that spans budgeting, housing, credit and debt. Meet Lori Lamb, the 2012 National Foundation for Credit Counseling (NFCC) Professional Achievement and Counseling Excellence (PACE) Educator of the Year.

The Springboard family was thrilled to receive the news that Lori Lamb, credit education supervisor, was named national educator of the year.

Lori joined the Springboard family in 2005. She has educated thousands of consumers through group seminars, webinars and one-on-one financial coaching. Although well-equipped to provide sustainable consumer education to every generation of learner, her passion lies with the low-to-moderate income and underserved communities. Lori has become a well-known educator within Southern California’s military community and is frequently called upon to present works to active duty, reserve component and retired military servicemen and women, and their families.

Lori has more than 16 years of front-line experience in the credit industry and is a certified USA Cares military housing specialist, and holds certificates from the Consumer Data Industry Association in multiple areas of consumer protection, as well as the NFCC designations of Certified Credit and Housing Counselor, and Certified Consumer Credit Educator.

“Lori is a remarkable educator who brings passion and the highest level of professionalism to promoting and providing financial literacy education. She has encouraged thousands of consumers to use credit wisely, develop lifelong financial habits of saving, reducing debt, and building financial stability. Lori exemplifies the spirit and mission of the PACE Award.”

Todd Emerson,
Springboard President & CEO

PACE Award winner Lori Lamb (holding 2012 crystal PACE Award) with Springboard President & CEO Todd Emerson.
S.E.R.V.I.C.E.

Integrity, Quality, Excellence, Compassion

Backpacks stuffed with new school supplies and boxes filled with unwrapped holiday toys are a common sight at Springboard. For the past three years, Springboard’s S.E.R.V.I.C.E. committee has coordinated the purchase and delivery of new backpacks and school supplies to students receiving assistance from family shelters in Riverside and San Bernardino County. The charitable backpack giveaway has helped hundreds of students in grades K-12 start the new school year with necessities such as paper, pencils, pens, calculators and art supplies. During the holidays, the S.E.R.V.I.C.E. committee has helped put a smile on children’s faces by partnering with the U.S. Marine Corps Reserve Toys for Tots program to collect new, unwrapped toys for children living in Southern California’s Inland Empire Region.

Springboard’s S.E.R.V.I.C.E. committee is comprised of volunteer team members who are dedicated to making a difference in the community, above and beyond their day-to-day job responsibilities at Springboard. S.E.R.V.I.C.E. stands for Springboard Employees Recognize Volunteerism In our Community & Environment. The committee reflects Springboard’s core values – Integrity, Quality, Excellence and Compassion.

Dear Friends [at Springboard],

We want to thank you for your generosity and support to Galilee Center. Your donation of blankets and other items allows us to continue helping the low-income families of the eastern Coachella Valley.

Thank you for sharing your blessings.

Gloria Gomez Claudia Castorena
Founder Founder

[Taken from actual letter received by Springboard]

Members of Springboard’s S.E.R.V.I.C.E. committee are pictured with staff and clients of Community Action Partnership of Riverside County. CAP helped identify families with children who needed backpacks. Students received the backpacks just in time for the start of the new school year.
2012 Counseling and Education Stats

Springboard conducted 82,163 counseling sessions in 2012. Springboard’s highly trained team of financial counselors provided assistance to consumers nationwide in the areas of foreclosure prevention, consumer credit and debt, reverse mortgage, bankruptcy pre-filing and debtor education.

Springboard’s education and community outreach counselors conducted 386 financial literacy workshops in-person with mostly low-to-moderate income households on topics including, budgeting, money management, understanding credit reports and scores, and identity theft prevention. The team traveled throughout Southern California delivering interactive workshops to 6,994 youth and adults combined.

As the community has come to rely on Springboard, we’ve expanded the ways consumers can reach us nationwide. Through Springboard’s Financial Instructional Training (FIT) Academy, the agency’s new e-learning portal, 2,234 consumers signed on to gain important financial knowledge and 77 attended our interactive Webinars.

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIT Academy and Webinars</td>
<td>2,311</td>
</tr>
<tr>
<td>Credit and Debt Counseling</td>
<td>3,899</td>
</tr>
<tr>
<td>Reverse Mortgage Counseling</td>
<td>4,385</td>
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<tr>
<td>Financial Literacy Workshops</td>
<td>6,994</td>
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<tr>
<td>Bankruptcy Debtor Education</td>
<td>13,134</td>
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<tr>
<td>Bankruptcy Pre-filing Counseling</td>
<td>17,254</td>
</tr>
<tr>
<td>Foreclosure Prevention Counseling</td>
<td>43,491</td>
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Client Demographics and Profiles

Gender

- Female: 53.8%
- Male: 46.2%

Marital Status

- Married: 55.2%
- Single: 22.1%
- Divorced: 13.5%
- Widowed: 4.7%
- Separated: 4.5%

Race

- Caucasian: 47.7%
- Hispanic: 22.1%
- African-American: 17%
- No Response: 4.7%
- Asian-American: 3.1%
- Hawaiian-Pacific Islander: .7%
- Asian & White: .6%
- Black & White: .5%
- Amer/Alaska Native: .1%
- Amer/AK Native & Black: .1%
- Amer/AK & White: .1%

Ethnicity

- Non Hispanic: 72.5%
- Hispanic: 21.4%
- No Response: 6.1%
Company Overview

Springboard Nonprofit Consumer Credit Management, Inc. (“Springboard”) is an IRS 501(c)(3) nonprofit public benefit corporation founded in 1974, whose mission is dedicated to strengthening communities and improving the lives of Americans by offering services that promote financial literacy, sustainable housing and a healthy economy.

Throughout the nation, Springboard has touched the lives of over 4 million individuals and families with personal financial education and assistance in credit counseling, housing counseling and debt and money management through seminars, workshops, educational materials and programs, financial counseling, and a variety of services that help empower Americans remain financially viable.

Springboard is accredited by the Council on Accreditation, signifying the highest standards for agency governance, fiscal integrity, counselor certification and service delivery policies. The organization is a United States Department of Housing and Urban Development (“HUD”) approved housing counseling regional intermediary and a member of both of the nation’s largest and oldest industry trade associations, the Association of Consumer Credit Counseling Agencies and the National Foundation for Credit Counseling where our counselors receive designation as certified housing counselors. Springboard is committed to educating all individuals without judgment or regardless of their economic status, and helps low-to-moderate income families become self-sufficient and financially independent.

The agency’s public awareness initiatives are designed to provide members of the community with educational information and focus on access to the highest quality financial education and counseling services.

2012 Financial Overview

Income: $28,816,670
Expenditures: $29,905,182
Increase/(Decrease) Net Assets: $(1,088,512)
Bea Cortes Counselor of the Year Award

“Our people improve the lives and financial well-being of individuals and families by providing quality financial education and counseling.”

Annually, Springboard selects one financial counselor as the Counselor of the Year. This prestigious award is based on the counselor’s performance and demonstration of Springboard’s core values – Integrity, Quality, Excellence and Compassion. In 2010, the Counselor of the Year Award was renamed the Bea Cortes Counselor of the Year Award in memory of Bea Cortes, a financial counselor who exemplified Springboard’s core values.

Maria Thompson is the Bea Cortes Counselor of the Year. Maria is an exceptional credit and debt counselor who demonstrates passion and the highest level of professionalism to further Springboard’s mission of promoting and providing financial literacy education for all consumers. Maria has been a member of the Springboard family for 17 years. As Springboard’s most senior credit and debt counselor, Maria still has the drive and passion to help individuals and families in need. Over the years, Maria has conducted hundreds of counseling sessions and helped individuals and families regain hope and a positive outlook on their financial future.

“Maria Thompson was our counselor and she was awesome! ... Maria was professional, helpful, and courteous! Thank you! We have started our new program. Thank you.”

– Sharon B.

“I am glad that I had such a wonderful person assist me with the credit cards that had gotten out of hand with this move. Thanks again.”

– Tracie M.

Maria consistently demonstrates that she genuinely cares about her clients and that she is an advocate working on their behalf to present them with the best solution for their financial situation. Maria always maintains an upbeat and friendly attitude towards our clients. Maria gives every client her very best.

Springboard is honored to announce Maria Thompson is the Bea Cortes counselor of the Year.
Springboard Solutions Counselor of the Year Award

Springboard Solutions is pleased to select Lori Maynard as Counselor of the Year. Lori is a natural leader who has extensive experience over multiple counseling lines, including budgeting, credit management and home retention. She has made significant contributions to Springboard’s mission and was one of the first counselors to help Springboard launch the administration of the Keep Your Home California (KYHC) program on behalf of the U.S. Department of Treasury and the State of California Housing Finance Agency. Lori joined the KYHC team as a senior counselor, and was one of the first financial counselors to help struggling homeowners seeking assistance from Keep Your Home California.

As a counselor for the California Hardest Hit Funds program, Keep Your Home California, a key aspect of Lori’s role is to reach out to the public at every opportunity and share detailed information about the program. Lori has volunteered to participate in many community outreach activities, including major events sponsored by lenders at such venues as the Ontario, CA Convention Center. These events typically attract hundreds of homeowners in need. Her role has been to meet with homeowners in person at these events, provide complete program information, and counsel homeowners on the spot while showing a sincere and empathetic approach to the homeowner’s situation. In addition, she has also taken responsibility for leading the department in ensuring the facility meets safety guidelines and is an active participant on the Safety Committee team.

Lori has always viewed her role as equal parts assisting homeowners and helping her fellow counselors. Lori is viewed by her peers as the “go-to” person to answer questions and offer resources. Lori explores every possible solution for homeowners who have been faced with a financial hardship and are struggling to keep their home.

Lori extends her time after hours by helping the community and is an active participant in the company’s S.E.R.V.I.C.E. Committee. In that capacity she has served on several charitable event committees and participated in such activities as preparing and serving food to the homeless residing in local shelters and fundraising efforts to benefit school students in need by providing backpacks full of school supplies.

Springboard Solutions is enthusiastic in its selection of Lori Maynard as Counselor of the Year.
Youth Poster Contest

Springboard’s annual youth poster contest provides a teachable moment to impart lifelong financial lessons to young people. Since 2006, Springboard has offered youth in grades 3rd through 12th an opportunity to participate in this highly anticipated contest that combines creative expression with important lessons on financial matters. The contest offers an excellent opportunity to work with teachers, students and parents on the importance of wise money management. The lessons students learn by participating will follow them into adulthood. This initiative is chaired by Springboard’s team of financial educators and a new contest theme is chosen each year.

Springboard’s approach to educating youth is both practical and relevant, and the educators travel throughout the region presenting financial literacy workshops at elementary, middle and high schools. Since the first poster contest was introduced to the community, Springboard has received nearly 600 entries from students attending public and private schools throughout Riverside and San Bernardino counties. A panel of community stakeholders serves as judges for the poster contest. The judges select one winner from each of the three grade specific categories. In addition, a chairman’s award winner is selected by Springboard’s education team. The posters are judged on expression of theme, artwork, style, content and overall creativity. Each winner receives a trophy, certificate of achievement and $200 from Springboard. The students and judges are recognized at an annual luncheon held in their honor. The poster contest winners Connie Venable (4th grade student at Excel charter Prep School, Moreno Valley); Keonté Tarver (6th grade student at Excel Charter Prep School, Moreno Valley); Jose Castro (12th grade student at Redlands East Valley High School, Redlands) and (not pictured) Vanessa Perez (12th grade student at Silverado High School, Victorville) are pictured below.

The students are pictured (l to r) with Springboard’s education manager, Sheri Stuart; contest judges and community partners Karen Chambers, manager, Chase Homeownership Center; David Hahn, senior vice president, Bank of America; Caasi Algazi, senior associate, United Way of the Inland Valleys; Springboard President & CEO Todd Emerson; Marcelino Serna, parent/family involvement officer, San Bernardino City Unified School District; and A. Majidi, president of the Boys & Girls Club of San Bernardino.
Board of Directors

Todd Emerson
President and CEO of Springboard

Rev. Dr. Steve Wright, Chair
Pastor, Village Presbyterian Church

Curtis Paradzick, Vice Chair
Vice President of Sales for Vector Resources, Inc.

Ethan A. Horn, Treasurer
Attorney; Napoli, Bern, Ripka, Shkolnik

Meredith Chillemi, Secretary
Senior Director of Social Services; LifeSTEPS, Inc.

Sonny Sarabia
Vice President Sales; James Perse Enterprises, Inc.

Stacie Anctil, At Large
Senior Vice President; Pacific Investment Management Company, LLC

Steven Clark
Account Executive; Bedford Laboratories

Mike Fraschilla
Vice President Lending; Solano First Federal Credit Union

Denis Gitschier
Retired; Huntington Beach Union High School District
Top Contributors

- Homeownership Preservation Foundation
- National Foreclosure Mitigation Counseling (NFMC)
- Citibank, N.A.
- U.S. Department of Housing and Urban Development (HUD)
- JPMorgan Chase & Co.
- Bank of America
- HSBC
- Capital One
- Wells Fargo & Co.
- Discover
- US Bank
- Citi Residential Lending
- Association of Independent Consumer Credit Counseling Agencies (AICCCA)
- National Foundation for Credit Counseling (NFCC)