



Helping America, One Consumer at a Time.

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## Who We Are

### Consumer Credit Advocates.



The American Fair Credit Council is the leading association of professional Consumer Credit Advocates organized around a few very simple yet very powerful principles:

- To support consumers dealing with overwhelming credit and debt problems;
- To promote and enforce industry "best practices"; and
- To advocate for consumer-centric legislation at the state and federal level that protects consumers through strong regulation and preservation of choice of debt relief options.

AFCC-certified Consumer Credit Advocates work on behalf of consumers by standing up to their creditors, thereby helping them get back on the road to financial independence. They do this by negotiating directly with creditors to secure a resolution that reduces the amount owed to a level the consumer can manage. In return for their services, AFCC-certified Consumer Credit Advocates are paid a fee by the consumer (never by the creditor) but ONLY WHEN THE DEBT IS RESOLVED.

To avoid any hint of impropriety, AFCC members do not handle, manage, or otherwise control their clients' funds. All AFCC members agreed to abide by our Code of Conduct, which is the strictest in the industry.

## The History of the American Fair Credit Council

The AFCC was formed in April 2011 by a group of industry-leading companies to advance the goal of an industry in full compliance with the regulatory initiatives of the Federal Trade Commission. The AFCC founders realized that the former trade association, The Association of Settlement Companies (TASC), did not fully represent the wave of change that has swept through the industry, and that the American public deserved a clearer, more forward-looking approach to consumer credit advocacy. TASC no longer exists. We are now the American Fair Credit Council (AFCC). We have a new vision and a new mission that focuses on the people we serve. Here are a few more ways in which we are different:

**CONSUMERS** • Our primary focus is on the consumers we help. Their story - the suffering of good people drowning in credit card debt, in need of an advocate - has not been told well and is often misunderstood.

**FAIRNESS** • We fight for fair treatment for our customers by their creditors, and we provide fair services to the customers we serve. We only accept fees after we have successfully resolved a debt.

**ADVOCACY** • We are a champion for consumers, sometimes the only one they have. We are aggressive advocate - for the industry, our members and our clients.

**COMPLIANCE** • AFCC is ONLY for those willing to abide by the AFCC's new **Code of Conduct** that emphasizes full compliance with the federal and state rules regulating what we do. There is now a bright line between good actors - and bad.

**We look forward to continuing to make a difference in the lives of those we serve.**



**FAIRNESS**  
we fight for the consumer's right to fair treatment in the management of overwhelming credit and debt problems.

**TRUST**  
credit advocacy is a viable legitimate option for those with overwhelming credit balances. Consumers can trust our members to fight for their interests and play by the rules. And, they can complain to AFCC if they don't.

**CLARITY**  
our members adhere to the FTC guidelines for consumer protection. If you are dealing with an AFCC member, you KNOW you are in good hands, and you know that you will not pay any fees until you get results.

**ADVOCACY**  
we're a negotiator, advocate and the borrower's champion in the fight for fair treatment of those burdened by unmanageable credit and debt problems.

**LEGITIMACY**  
show that you and your business are an industry leader and join the leading consumer credit advocacy association in the country.

**BECOME A MEMBER TODAY!**  
the best in the industry  
Membership open to a select group of companies that share our values and adhere to our strict code of conduct.

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