



"HELPING CONSUMERS NAVIGATE THE CREDIT PUZZLE"



About NARCRA

The National Association of Responsible Credit Repair Advisors (NARCRA) is an organization dedicated to improving the reputation and quality of the credit repair industry. NARCRA recognizes that there needs to be a place for consumers to be able to locate credit repair companies they can trust, and a place for credit repair companies that are running respectable, above-the-board businesses to be able to share their services.

Mission Statement

Our mission is to promote the credit repair industry to the public in a positive manner and to elected officials to assist them in developing fair and effective consumer laws.

Additionally, to improve the standards of the credit repair industry and promote continual education of credit restoration to the public and our members.

Board Members

Mike Citron



Michael B. Citron is an internationally known public speaker and author. He lectures for professional associations worldwide. Citron is a serial entrepreneur who is dedicated to living the American dream, and helping others to do the same. His role as CEO of DisputeSule.com has placed him in the spotlight of the credit repair industry. DisputeSule is the largest provider of technology and education services to the industry, and has been a catalyst to the forward movement to standardize the credit repair industry.

Joel Pata



Joel S. Pata, founder of OX Publishing, Helton Chase, Vadum Group, Profitable Marketing Assistant, and American Family Funds, is a dedicated entrepreneur. Joel has spent more than two decades in the mortgage and real estate industries, and has proven the ability to consistently generate double, and often, triple digit growth for those he works with.

Robby H. Birnbaum



Robby H. Birnbaum was born in Milwaukee, Wisconsin. He was admitted to the Florida and Wisconsin Bars in 1999. He is also admitted to the United States District Courts for the Southern District of Florida and Western District of Wisconsin. Mr. Birnbaum is a member of the Broward County, Palm Beach County, Florida, Wisconsin, and American Bar Associations. He is also a member of the Telemarketing, Internet and Privacy Subcommittee that serves the American Resort Development Association. Mr. Birnbaum was a Finalist, selected for the 2006 Up & Comes Award, by The South Florida Business Journal. He focuses extensively on regulatory practices for credit counseling and debt settlement agencies, marketing and advertising regulation, and regulatory compliance.

Kristie Howes



Kristie Howes serves as Vice President, Sales and Business Development for Global Client Solutions. Her background includes 25 years of corporate leadership experience, 10 of which has been in the debt settlement industry holding positions such as Executive VP, CEO and President. She was a founding executive board member, Treasurer and Committee Chair for The Association of Settlement Companies (TASC) and instrumental in drafting legislation favorable to and testifying on behalf of the industry as well as developing industry standards. She has also served as Executive Board Member to other companies and performed independent consulting for Business Owners and Operators. Kristie is best known for her commitment to creating compliant, profitable and efficiently run companies.

Donna Perkins



Donna L. Perkins is the CEO and President of Kansas City Credit Services. Ms. Perkins joined Kansas City Credit Services in the 1990's as the Sales and Operations Manager, where she grew sales by over 300% and established partnerships throughout North America in two short years. She saw the potential of the credit repair industry and purchased the company when the owner decided to retire. Today, Kansas City Credit Services is a thriving business that has helped thousands of families change their lives by educating and restoring their credit profile. Kansas City Credit Services is one of the oldest credit repair services in the country. Kansas City Credit Services has been a member of the Better Business Bureau for 20 years and has maintained an A+ rating.

Jason Kaplan



Jason Kaplan Esq., is president and co-founder of The Credit Pros Inc., a BBB accredited credit repair organization dedicated to the education and assistance of credit challenged consumers. Jason, is a graduate of Fordham University School of Law, is a Certified FICO Consultant, and has been certified in the Fair Credit Reporting Act by the CDRA (Consumer Data Industry Association). He has extensive knowledge of the legal system, and the Fair Credit Reporting Act and Fair Debt Collection Practices Act. Jason is a good standing member of the Florida, New York, Washington D.C., and New Jersey Bar Associations.

Marc Chase



An experienced member of the financial service industry since 1986, Marc Chase is Chief Operations Officer for BBB A+ rated My Credit Group out of San Diego and has been with the company since 1999. A graduate of UC-SD, Marc is highly involved in the credit and mortgage industries in Southern California as a member of the National Association of Mortgage Brokers, California Association of Mortgage Brokers, FCRA Certified by The Consumer Data Industry Association, and the San Diego Chamber of Commerce "Circle of Influence".

Code of Conduct

NARCRA is an organization which is made up of members that have a strong standard of conduct. We are a Section 501(c)(6) not-for-profit organization that has been recognized by the Internal Revenue Service. We will use our best efforts to maintain our organization in good standing with all federal, state and local entities.

It is NARCRA belief that individuals who receive our member's services are the direct beneficiaries when an organization invests in strong management practices, education and employee training, and can validate the impact of their services.

Members are expected to abide by and uphold the requirements of this Code of Conduct. Members shall abide by obligations imposed by this code in all their business transactions.

Members shall act in accordance with all Federal, State and Local government laws and be authorized to conduct business in the State and locality where it operated or is headquartered and has a duly promulgated charter, constitution, by-laws or other appropriate governing documents.

Members shall conduct their business in a professional manner, insuring that their respective personnel are knowledgeable in the best practices of the Fair Credit Reporting Act (FCRA), Credit Repair Organizations Act (CROA) and other laws governing the credit repair industry in the areas of credit repair and are acting in compliance with sound industry practices.

Members shall educate and train their employees and agents. Members shall take all appropriate steps to ensure the overall quality and compliance of the programs they offer.

Members shall not perpetrate any acts of fraud on behalf of a client or customer.

Members shall conduct their business fairly without regard to race, creed, gender, marital status, religion, national origin, ancestry, age, or handicap of their customer.

Members shall insure that their employees and agents do not make misleading statements or representations to prospective clients, customers or affiliates. Members shall promptly correct any inaccuracies or mistakes that interfere with the completion of services offered.

Members shall provide their clients with accurate statements regarding the scope of the work to be done and all service fees.

Members, unless licensed in their jurisdiction to do so, shall not offer legal or tax advice to a client especially relating to Bankruptcy and Foreclosure. Please refer the client to a professional.

Members, their employees and agents shall develop and implement privacy policies to insure that confidential information is protected to the best of their ability from improper disclosure.

Members are encouraged to take an active role in other charitable activities and organizations that encourage customers to use credit properly and understand good financial habits.

Members are encouraged to take an active role in local and state government relating to the credit repair industry and keep NARCRA notified of any potential changes in their credit repair industry regulations.

Membership Application Requirements

All material will be used only for membership purposes. It will be kept confidential

Name of Applicant

1. Completed application
3. Entity Name

1. List of Doing Business As Names (DBA)

Details of Ownership including % of ownership

Business Licenses (if applicable)

1. State License
3. County Licenses
1. Local governmental license

References

1. Business / Professional references: 2
3. Personal references: 2
1. Bank Reference: 1

Advertising Media

1. Website
3. Social Media (FaceBook, LinkedIn, Twitter, etc.)
1. Print Advertising
1. Copy of business card

Contract documents

Sales Scripts (if applicable)