

6. Unacceptable Debt Categories for Enrollment:

- Secured loans
- Employee Credit Unions
- Federally backed student loans
- Military cards/Accounts (i.e., Star, NEX, AAFES)
- IRS income taxes
- Auto and motorcycle loans
- Mortgage loans
- *Credit unions (personal loans or personal lines of credit)
*Conditions Must Be Met
- Home equity loans and foreclosure deficiencies
- Summons to court, bankruptcy, already engaged attorney for bankruptcy
- Accounts with a judgement
- Alimony and child support
- Attorney's fees
- Gambling debts
- Time shares
- Property Tax
- Bail Bonds

a. Client cannot have ANY open asset accounts and/or secured liabilities with the same credit union. (Meaning they cannot also have checking/savings, personal loan, insurance, or other kind of accounts that could then affect the credit card account from being settled).

b. If the client is using a checking or savings account with that credit union for the program deposits, a note must be added to the file along with a recording that the client understands that they need to change the account within 30-60 days.

- Pentagon FCU Installment loans (we only accept credit cards)
- Federal Credit Union Installment loans (we only accept credit cards)
- Home improvement loans (Example, Service Finance Home improvement loan)
- Energy company/ Solar Panel Loans (They are being Reposed!)
- Property Tax
- **Payday Loans & **Tribal Loans **Conditions Must Be Met
 - a. The client must obtain the payoff statement for each account.
 - b. The payoff amount must be entered as the Enrolled Balance.
 - c. These loans cannot exceed 25% of the Total Debt of the file.

- If on the credit report the account shows SECURED, we cannot accept it.

7. Unacceptable Creditors for Enrollment:

- Nebraska Furniture
- Aaron's Rent
- Military Star
- Tower Loan
- SoFi (if federally backed)
- RC Willey
- GoodLeap
- 1st Heritage Credit Union
- Borrower's First
- Aqua Finance
- Fortiva
- ISPC
- Pentagon FCU
- Rocket Loans
- SRVFINCO (secured by property)
- CNH IND CAP (equipment loan)
- OMNI Financial Loan (loan for active military)
- Schools First Credit Union Loan (We can only accept Credit Cards)
- KOALAFI- these accounts are leasing agreements, so these are not the types of creditors/accounts that will settle

- First Commonwealth Bank
- Mariner Finance
- Republic Finance
- Pioneer Credit
- Security Finance
- Harrison Finance
- Heights Finance
- 1st Franklin – Only credit cards
- Conns Credit –
- Covington Finance
- Enerbank – Unsecured accounts
- Lendmark – Unsecured accounts
- Preferred Credit
- Regional Finance
- Paramount
- World Acceptance Corporation –
- World Finance
- Any creditor for which specific validation documentation has been requested and not provided within 14 days of enrollment
- MyAbundant
- BHG Bankers Healthcare Group
- Duvera Finance- this is installment loan for business
- GRT Amer Fin (Great American Financial Services) - this is home improvement equipment or furniture.

*Even if these specific creditors listed here are in COLLECTIONS, We still can NOT accept them.

11. Unacceptable Credit Unions:

- Altura Credit Union
- Banner Federal Credit Union
- Commonwealth Credit Union
- ENT Federal Credit Union
- Family Security Credit Union
- Fire Department Federal Credit Union
- Law Enforcement Credit Unions
- Mari Sol Federal Credit Union
- Meadows Credit Union
- Partnership Financial Credit Union
- Provident Credit Union
- SAFE Credit Union
- Service Credit Union

- SHELL Federal Credit Union
- Sun Community Federal Credit Union
- United Federal Credit Union
- University Federal Credit Union
- University of Wisconsin Credit Union
- US Eagle Federal Credit Union
- Veridian Credit Union
- Virginia (VA) Credit Union
- Visions Federal Credit Union
- Waterfront Federal Credit Union
- Western Federal Credit Union - UNIFY FCU
FKA WESTERN FCU
- Westerra Credit Union

*For Debts that we do not accept, let client know we cannot take those debts, but their assigned dedicated coaches can provide guidance on how they can resolve those themselves.