

Crow Credit Enrollment Agreement and Disclosures

Summary of Services

You are enrolling in Crow Credit's educational credit dispute program. In plain English, this means you are **paying a one-time fee of \$599 for access to our online educational platform** and tools. With this platform, **you can learn about your credit rights and use our Crow AI-driven system to help draft and send dispute letters** to credit bureaus or creditors on your own. The automated dispute **letter generator and escalation system is included at no additional cost** – you are not charged for the dispute services themselves, only for the platform access. Crow Credit's goal is to empower you to identify and address possible credit report errors, **but we do not guarantee any specific outcome or credit score change**. We are **not a credit repair organization**, and we will not do anything you couldn't do on your own for free; instead, we provide software and education to help you exercise your own rights.

In short, **you get a do-it-yourself credit dispute toolkit and educational resources**.

The \$599 fee **covers**:

- **Access to Crow Credit's online platform** with tutorials and guidance on credit reporting and dispute processes.
- **Use of Crow Credit's AI-powered dispute automation** – our system helps generate dispute letters and tracks responses.
- **Escalation to Arbitration at No Extra Charge**: If initial disputes don't resolve your issues, Crow Credit will help connect you with a licensed attorney for

arbitration against the relevant party, and Crow covers the arbitration case costs out of your fee. (You will not be separately billed by the attorney for the arbitration we facilitate.)

- **Support and Case Management Tools** to help you organize dispute results and next steps.

What you are *not* buying: You are *not* paying for someone to “fix” your credit for you – **Crow Credit is not performing traditional credit repair services** for a fee. We do **not** remove accurate information from your report, nor can anyone else promise to do so legitimately. We simply give you the means to assert your rights under laws like the Fair Credit Reporting Act (FCRA).

Services and Fees

Service Description: Crow Credit provides a **credit self-help software platform** that assists you in navigating credit report disputes and related legal remedies. The service is often described as a “**DIY credit repair and credit advocacy tool**,” meaning **you are in control of your disputes** – Crow Credit provides the automation, templates, and educational content to make the process easier. We will help generate dispute communications (letters or electronic submissions) based on the information you provide, and we’ll streamline the process of sending those disputes and tracking the responses.

If your disputed items are not resolved after the initial rounds of communications, **our service can extend to helping you initiate arbitration**. In that case, with your permission, we forward your information to an independent licensed attorney in our

network to review and potentially file an arbitration claim on your behalf. **Crow Credit itself does not represent you in arbitration, we only initiate arbitration on your behalf** – the attorney will represent you prior to hearing – but we facilitate this process as part of the service. There is no additional charge from Crow Credit for coordinating the attorney or the arbitration case; part of your original fee covers the attorney's fee for the arbitration proceeding. *(If for some reason additional legal work outside the standard scope is required, that would be discussed separately, but in the normal course of our service you should not have to pay more for the arbitration step.)* Crow Credit will also pay any arbitration filing fees or arbitrator fees required to initiate and carry out the arbitration, so that pursuing your rights doesn't involve extra cost to you.

Payment and Term: The fee for this program is a **one-time payment of \$599**. This is **not a recurring subscription**. Upon payment, you gain access to the Crow Credit platform and its tools. Because this fee is *only* for platform setup and access (and not for the results of disputes), it is charged upfront in compliance with the Credit Repair Organizations Act (CROA) – we are **not charging you an advance fee for credit repair services**, since the dispute services themselves are provided at no cost and any payment is for the software platform.

No Ongoing Charges: After you pay the \$599 and enroll, there are no monthly fees or additional Crow Credit charges for the dispute process or for arbitration facilitation related to this enrollment. The platform access and support covers your credit dispute project (however, if you later choose to re-enroll for new or unrelated issues, that would be a separate engagement).

Crow Credit is Not a Credit Repair Company (Important Disclaimers)

Not a Credit Repair Organization: Crow Credit is **not a “credit repair organization” as defined by federal law (CROA)**. Our service is an educational and software service. We do **not** claim we will “repair” your credit for you. Instead, we give you the tools to dispute items on your credit report yourself. **We do not offer or promise to remove accurate information or guarantee a higher credit score.** We are here to help you exercise your rights and potentially save you time, but **you could do these disputes on your own for free** if you chose. In fact, you have the legal right to dispute information on your credit reports directly with the credit bureaus without using any third-party service (see “**Consumer Credit File Rights Under State and Federal Law**” below for more on your rights).

Educational Purpose: Crow Credit’s platform and content are provided for educational purposes and general informational guidance. **Nothing on our platform is personalized legal, financial, or credit advice for your specific situation.** We’ll provide general strategies and template language based on best practices and consumer protection laws, and we aim to educate you about your consumer rights (for example, your right to dispute inaccurate information, or your right to see your credit reports). **However, we are not your lawyers or financial advisors.** If you need tailored legal or financial advice, you should consult a licensed professional outside of Crow Credit.

Not a Law Firm; No Legal Advice: Crow Credit itself is **not a law firm and does not give legal advice.** Using our service is **not a substitute for consulting an attorney.** The automated assistance we provide (like drafting dispute letters or recommending next steps) should **not be taken as formal legal advice** about what you personally should do. It is guidance based on common approaches under consumer law, but we are not analyzing your unique situation as a lawyer would. If at any point you require

specific legal advice, or if a unique issue arises that is beyond the scope of our automation, we encourage you to seek counsel from a qualified attorney.

Attorney Involvement in Arbitration: If your case proceeds to arbitration, **the attorneys in or outside of our network who may assist you are independent, third-party attorneys** – they are **not employees of Crow Credit**. Any attorney-client relationship that forms is **between you and that attorney**, not with Crow Credit. Crow Credit's role is simply to connect you with an attorney and cover the costs through our program, as part of helping you pursue your rights. **Crow Credit does not practice law** or represent you in the arbitration; the platform's role is facilitative. Even during arbitration, Crow Credit remains a support service and case management tool, while the attorney handles the legal representation. We do this to ensure you have professional legal help when needed, without extra cost to you.

No Guarantee of Outcomes: We want to set appropriate expectations: **improving a credit report is a process with inherent uncertainties**. Crow Credit **cannot and does not guarantee** that any particular item on your credit report will be removed or changed as a result of using our service, or that your credit score will improve. Why? Because the outcomes depend on many factors outside our control – including the accuracy of the information on your reports, how the credit bureaus and your creditors respond to disputes, and other factors in your financial history. **We promise to provide our best assistance and tools**, and to put forth good-faith efforts on your behalf, but **we cannot promise a particular result** (for example, we cannot promise that every dispute will result in a deletion, or that arbitration will succeed in your favor). Additionally, any examples of success that we might share (such as testimonials or case studies) are illustrative and not a guarantee that you will get the same results.

Honesty and Fair Use: You agree that you will use Crow Credit's tools in good faith. This means **you will provide truthful and accurate information** when using the platform to generate dispute letters or other communications. You will not ask Crow Credit to send out any information that you know is false or misleading, or to pursue disputes that are frivolous or fraudulent. Our service is designed to assert your rights regarding **inaccurate or unverified information**; it should not be used to try to remove legitimate, accurate debts or records. Using the service to submit false information could not only void this agreement, but also expose you to legal liability. Crow Credit likewise **will not create or send any communication that is false or misleading** – we abide by CROA's prohibition on misleading claims and by all relevant laws (like the Fair Debt Collection Practices Act's rules on communications).

No Unlawful Advice: We will never advise you to commit fraud or to create a “new credit identity” or do anything illegal. We will also never ask you to waive your legal rights. In fact, we highlight your rights (below) so you are aware of them. This agreement and our service will comply with all consumer protection laws. If you ever feel something in our materials or communications is unclear or seems inconsistent with your rights, please let us know – clarity and compliance are priorities for us.

Your Right to Cancel and Refund Policy

3-Day Cooling-Off Period: By law, you have the right to cancel this contract **for any reason within 3 business days** from the date you sign up (not counting weekends or federal holidays) and receive a full refund. This is your **“cooling-off” period** guaranteed by the Credit Repair Organizations Act. You do **not** need to provide any reason or explanation to cancel during this initial period – it is your unconditional right. We have provided a separate **Notice of Cancellation form** below, which you can use to exercise this 3-day cancellation right (or you may use any other written notice). The

deadline to cancel is **midnight of the third business day** after the date of your electronic signature on this agreement. If you cancel within that time frame, we will promptly process a 100% refund of any payment you made. Refunds for timely cancellations will be credited back to your original payment method within 5–10 business days of your cancellation notice being received.

How to Cancel: To cancel within the 3-day window, you must notify us in writing before the deadline. You can simply fill out and sign the **Notice of Cancellation** provided at the end of this document and email it to us at the address indicated, or you can send any other written, signed and dated notice stating that you wish to cancel. The key is that we must receive it before the 3-business-day period expires. (For example, if you sign up on a Monday, you have until Thursday at 11:59 PM to send the cancellation notice.) We will honor the cancellation as long as your notice is sent by the deadline. If you have any questions about how to cancel, you can contact our support for assistance – but remember, you do *not* have to justify your decision. Even if you simply change your mind, you may cancel in this period.

Refunds After 3 Days: After the initial 3-day period, **Crow Credit's general policy is that fees become earned and are not routinely refundable once services have been rendered.** This means if you continue with the service past the cooling-off window, we assume you wish to proceed and we begin performing work (such as platform setup, generating dispute letters, etc.) using the resources allocated for your case. In line with industry regulations, **we do not charge you for results we haven't delivered** – you paid for the platform access, and our obligation is to provide the tools and support. If you choose to stop using the service after the 3 days, you can do so at any time (there's no long-term contract or cancellation fee for stopping), but **we will generally not issue refunds for amounts already paid once substantive work has begun.** For example, if dispute letters have already been generated and sent out on

your behalf, or if arbitration preparation has been done, the associated costs have been incurred (like system usage, staff review, attorney network costs) and thus the fee is considered earned.

That said, **we want you to be satisfied**, and we understand there may be exceptional circumstances. **If you cancel after 3 days but before significant work has been done**, we may provide a partial refund as a courtesy, at our discretion, for any portion of services not yet provided. We evaluate such situations case-by-case. For instance, if you paid for a package that included multiple rounds of disputes and you decide to stop after the first round, we might consider refunding a portion corresponding to unused future rounds. Our aim is to be fair: we won't keep fees for services we completely failed to deliver. We also pledge to **honor any additional refund rights** that applicable state laws require. If your state's law grants you a longer cancellation period or other refund entitlements, we will comply with that.

How to Cancel After 3 Days: If after the 3-day window you wish to terminate your use of Crow Credit, you can do so by notifying us (email is fine). You will not incur any *additional* charges after cancellation. If on a subscription (not applicable to this one-time fee program) you would not be billed further; in this one-time fee scenario, there's simply no further obligation once you stop. Remember, though, that the fee you paid won't be refunded except as described above. We do not charge any termination or cancellation fees — you simply won't be entitled to a refund of the initial fee unless extraordinary circumstances apply.

Confirmation of Cancellation: Whenever you cancel (whether within 3 days or later), we will send you a confirmation that your account is canceled. If you cancel within 3 days, the confirmation will include details about your refund processing. If you cancel

later, the confirmation will note that your service is terminated and, if applicable, the status of any ongoing disputes or cases.

(Please see the “Notice of Cancellation” at the end of this document for the formal language and a form you can use to cancel within the first 3 days.)

Dispute Resolution and Arbitration Agreement

Please Read This Section Carefully: This section affects your legal rights by requiring arbitration of disputes and a waiver of class actions. We aim to make this as clear and fair as possible. Crow Credit’s arbitration clause is intended to follow consumer-friendly practices (for example, Crow Credit pays for most arbitration fees to not discourage you from pursuing a claim).

Arbitration of Disputes: By entering into this Agreement, you and Crow Credit agree that **any disputes between us will be resolved through binding individual arbitration** instead of in court, **unless you opt out of this arbitration agreement within 30 days of signing up** (opt-out details below). “Disputes” in this context include any claims or controversies arising out of or relating to this Agreement, your use of the Crow Credit service, or any communications between you and Crow Credit, **including any claims under federal or state laws** (for example, claims under consumer protection statutes, contract law, tort law, or even statutory claims like CROA or other credit reporting laws). Essentially, if we can’t resolve an issue informally, it will be submitted to a neutral **arbitrator** rather than a judge or jury.

Arbitration Procedure: Arbitration will be administered by the **American Arbitration Association (AAA)** under its Consumer Arbitration Rules. If for any reason AAA is not available or will not handle the dispute, we may agree on a different reputable arbitration provider that handles consumer disputes. The arbitration will be decided by a

single neutral arbitrator. The arbitrator can award the same damages and relief that a court could (including monetary damages, and to the extent a statute permits, attorney's fees and costs to the prevailing party), but **only on an individual basis (see "No Class Actions" below).** **Location and Format:** The arbitration may be conducted **telephonically or via video conference** for your convenience, unless the arbitrator determines that an in-person hearing is necessary. If an in-person hearing is needed, it will take place in a location reasonably convenient for you (if you and Crow Credit cannot agree on a location, the arbitrator will choose one). **Governing Law:** The arbitrator will apply the substantive law (and statutes of limitations) of your state of residence or of Delaware (where Crow Credit is organized) – whichever law is applicable – and applicable federal law (for example, the Federal Arbitration Act will govern the enforceability of this arbitration agreement).

Costs of Arbitration: Crow Credit will pay for the arbitrator's fees and any administrative fees charged by the arbitration provider to administer the case, to the extent those fees exceed the filing fee you would have paid to file a lawsuit in court. Under AAA's consumer rules, you are not required to pay a filing fee (around \$200) to initiate an arbitration; **Crow Credit will cover any and all amounts.** In fact, if AAA (or the applicable forum) requires you to pay the initial \$200, **Crow Credit will reimburse you** for that amount so that the arbitration can proceed at no cost barrier to you. We will also pay all hourly fees of the arbitrator. **In summary, Crow Credit does not want cost to be a barrier for you:** we will ensure the arbitrator's fees and administrative costs are taken care of. The only exception is if the arbitrator finds that your claims were filed in *bad faith* or were *frivolous* (for example, you file a meritless claim solely to harass or intimidate) – in that scenario, the arbitrator may require the parties to share costs or may award attorney's fees if permitted by law as a sanction, but those cases are rare

and the threshold is high (it's not simply losing a case, it's an abusive or baseless claim standard).

No Class Actions: You and Crow Credit agree to resolve disputes one-on-one.

This means: **Any arbitration will be conducted **solely on an individual basis, and not as a class, collective, or representative action**. The arbitrator shall have no authority to combine or consolidate the disputes of other individuals, or to hear any arbitration as a class action or multi-customer action. You are waiving the right to participate as a class member in any class action claim against Crow Credit. Likewise, you cannot bring a claim as a private attorney general (where you'd seek to enforce rights on behalf of the public). The arbitrator can only award relief (monetary or injunctive) **to you as an individual** and only to the extent necessary to resolve your individual claim. The arbitrator **cannot award relief that would affect other Crow Credit users** as a whole. If a court or arbitrator decides that this paragraph (the class action waiver) is not enforceable or valid, then the entirety of the arbitration agreement shall be null and void (meaning the dispute would then be resolved in court, not arbitration). However, if that clause is found invalid for some reason, it would apply only to the specific claim that was seeking class relief – any claim that is just between us two (not on behalf of others) would still be arbitrated.

Right to Opt Out of Arbitration: Arbitration is not mandatory if you **opt out**. If you **DO NOT** want this arbitration agreement to apply, you have the absolute right to opt out, but you **must exercise this right within 30 days** of the date you agree to this Enrollment Agreement. To opt out, you need to **send us a written notice** stating that you want to opt out of the arbitration agreement. Include your name and the email associated with your Crow Credit account (or other identifying info you used to sign up), and a statement like "I am opting out of the arbitration agreement in Crow Credit's terms." **Send this opt-out notice by email to legal@crowcredit.com with the subject**

line “Opt-Out of Arbitration.” (You may also send it by mail to our business address if you prefer; use a trackable method to ensure we receive it within 30 days.) If we don’t have an email on file for you yet, you can include another way to identify your account.

No penalties for opting out – Crow Credit will honor your decision, and you will still be able to use the service normally. We will confirm in writing that we received your opt-out request. If you opt out, **neither Crow Credit nor you will be bound by the arbitration provisions**; you retain your full rights to sue or be sued in court. Opting out of arbitration **will not affect any other terms of this Agreement** – it only means disputes would be handled in court or other allowed forums rather than arbitration.

If you **do not opt out within 30 days**, you **and Crow Credit are bound** by this arbitration agreement. You still have the right to bring eligible issues to small claims court (if they qualify) instead of arbitration, at your option, so long as the dispute remains an individual, not a class, matter. The 30-day opt-out period is intended to give you time to decide if you are comfortable with arbitration. We want your acceptance to be informed and voluntary, hence this opportunity.

Exceptions – Issues Not Covered by Arbitration: We both agree that the following will **not** be subject to arbitration: (a) **Individual claims in small claims court** – if your claim is within the small claims court’s jurisdictional limit, either of us can choose to take it to small claims court instead of arbitration; (b) **Claims for injunctive relief for intellectual property infringement or misuse** – for example, if there were a dispute about misappropriation of trade secrets or trademark infringement, those can be brought to court; and (c) **If a law expressly prohibits arbitration of a certain claim** despite this agreement, then that claim can be brought in court (this might include certain requests for public injunctions in states like California, to the extent the law deems arbitration agreements unenforceable for that purpose). Other than these

exceptions, this arbitration agreement is intended to be broad and to cover most disputes.

Waiver of Jury Trial: If a dispute between us goes to court (for example, if you opt out or we are in small claims or a court finds the arbitration clause unenforceable), **both you and Crow Credit waive any right to a jury trial**. That means if for some reason we end up in court, a judge (or bench trial) would decide the case, not a jury. This is intended to streamline any potential litigation.

Survival and Severability: This **arbitration agreement will survive** the termination or expiration of this contract. Even if you finish or cancel Crow Credit's services, this clause remains in effect for any dispute that arises from your use of the service or this agreement (unless you opted out during the allowed window). If any part of this arbitration agreement (other than the class action waiver which was addressed above) is found to be unenforceable by a court, that part shall be severed (removed) and the rest of the arbitration agreement shall remain in force. For example, if a state law makes a portion of these arbitration terms invalid, that portion will be cut out and the remainder enforced. However, if the class action waiver is found invalid and a claim is allowed to proceed on a class basis, then this entire arbitration section would not apply to that claim.

By agreeing to this Agreement, you acknowledge that you have read and understood this Arbitration section, and that you knowingly and voluntarily agree to binding arbitration and the above waivers of the right to a jury trial and the right to participate in class actions. This mutual arbitration agreement is a material part of this overall Agreement between you and Crow Credit.

(Note: Under the Credit Repair Organizations Act, you have a right to sue a credit repair organization that violates the law. By including an arbitration clause, we are not taking

*away that right – rather, we are agreeing that any such claim (or any other dispute) between us will be resolved in arbitration on an individual basis. The Federal Arbitration Act allows these agreements notwithstanding CROA, as confirmed by the U.S. Supreme Court in CompuCredit v. Greenwood. We want to be clear that you **still have all the same rights**; this clause only governs **how and where** you may exercise those rights against Crow Credit.)*

Electronic Signatures and Communications (E-SIGN Consent)

Consent to Electronic Records: By entering into this Agreement, **you consent to receive all documents, disclosures, notices, and communications from Crow Credit in electronic form.** This means we will provide them to you via email, through our website, and/or through the Crow Credit platform, instead of paper copies. **You agree that your electronic signature on this Agreement and on any other documents has the same legal effect as signing your name in ink.** Electronic signatures (for example, clicking “I Agree” or typing your name) are valid and enforceable under the federal E-SIGN Act and other applicable law crowcredit.com. You also agree that any electronically-presented terms (such as this Agreement shown on a webpage or PDF) satisfy any “in writing” requirement to the fullest extent permitted by law.

Right to Paper Copy and Withdrawal of Consent: You have the **right to receive this Agreement and any required disclosures in paper form** if you prefer. You also have the **right to withdraw your consent to electronic communications** at any time. However, because Crow Credit is an online service, **withdrawing consent to electronic records may result in termination of the service** (since we cannot effectively provide our platform without electronic communications). **No fee will be charged for paper copies or for withdrawing consent.** If you withdraw consent, it will

be effective prospectively – meaning we will not conduct new electronic business with you, but any prior electronic records provided will remain legally effective. To request a **paper copy** of this Agreement or any disclosure, or to **withdraw your electronic consent**, please contact us at support@crowcredit.com or write to us at our mailing address (Crow Credit, Inc. – Customer Support, [Company Address]). If you withdraw consent, we will send you an email or letter confirming the termination of electronic delivery and arrange to provide required communications via paper or other agreed means. Again, there is **no penalty for withdrawing consent**; we simply might not be able to continue providing the full service to you if we cannot communicate electronically.

Scope of Consent: Your consent to electronic records **applies to all communications from Crow Credit** relating to your use of our services. This includes this Enrollment Agreement, the “Consumer Credit File Rights” disclosure, the Notice of Cancellation, privacy notices, payment authorizations, updates to our terms, and any other information we are required by law to provide to you in writing. It also includes communications we will send you in the course of our business relationship, such as notices of dispute results, account statements, or customer service communications.

Your consent will remain in effect until you withdraw it. Please ensure your contact information (especially your email address) is always kept up to date so we can reach you electronically.

System Requirements: To access and retain the electronic records, **you must have:** (1) a device such as a computer, smartphone, or tablet with **internet connectivity**; (2) a current web browser (for example, Chrome, Firefox, Safari, Edge) that is updated to support secure connections; (3) software to view PDF files (Adobe Reader or a built-in PDF viewer in your browser); (4) a valid email account that you can access; and (5) sufficient storage capacity on your device (or access to a printer) to save or print

communications. We recommend that you are able to either **download** or **print** electronic documents for your records. By proceeding with electronic communications, you **confirm that you have access to a device meeting these requirements** and are able to view this Agreement and other documents electronically.

If Hardware/Software Requirements Change: In the event that our hardware or software requirements change in the future, we will notify you of the new requirements.

If the changes create a material risk that you would not be able to access or retain your electronic records, you will have the right to withdraw consent (without any fee or penalty) at that time. We would inform you of your option to withdraw consent in that notice, and you would again have the opportunity to request paper copies going forward if you choose.

Consent Confirmation: By signing this Agreement (or clicking “I Agree”), **you acknowledge that:** (a) you can access and read this Agreement and all associated disclosures in electronic form; (b) you are able to electronically receive and review PDFs and other documents; (c) you have an active email that you monitor; and (d) you consent to the use of electronic signatures, electronic records, and electronic communications for all aspects of your interactions with Crow Credit. If you do not agree, **do not sign this Agreement electronically** – contact us to arrange an alternative method (though note that we primarily operate digitally, so paper processes may be limited).

E-SIGN Disclosure Delivered on: \${new Date().toLocaleDateString()} (automatically filled at signing).

Consent Obtained By: Crow Credit, Inc. via electronic enrollment.

Consumer Credit File Rights Under State and Federal Law

(This section contains important disclosures required by federal law. The language is mandated by the Consumer Credit Protection Act (Credit Repair Organizations Act, 15 U.S.C. § 1679c) and is provided here in full for your reference.)

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any **“credit repair”** company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report **only if it is over 7 years old**. Bankruptcy information can be reported for **10 years**.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is **no fee** if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a **free copy of your credit report** if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to **sue a credit repair organization** that violates the Credit Repair Organizations Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to **cancel your contract** with any credit repair organization for any reason within **3 business days** from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau **in writing** that you dispute the accuracy of information in your credit file. The credit bureau must then **reinvestigate** and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a **brief statement** to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a **summary of your statement** about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch

Federal Trade Commission

Washington, D.C. 20580.

(You will be asked to acknowledge that you have received and read the above "Consumer Credit File Rights" statement as part of the enrollment process.)

Notice of Cancellation (You may use this form to cancel this contract)

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd business day which begins after the date the contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice, to Crow Credit at [Crow Credit, Inc. – Address] (or email to support@crowcredit.com) before midnight on [Date]. *(The [Date] is the date 3 business days after your enrollment. Crow Credit will fill this in, e.g. “before midnight on [Month Day, Year]”.)*

I hereby cancel this transaction.

Date

Purchaser's Signature

End of Crow Credit Enrollment Agreement.

By proceeding to sign up and use Crow Credit's services, you affirm that you have read this entire Agreement (including the disclosures and notices above), that you understand its contents, and that you agree to the terms and conditions outlined. If you have any questions about these terms or any of the information provided, please ask us before signing. Our goal is to ensure you fully understand your rights and our services.