



**ASSOCIATION OF INDEPENDENT CONSUMER  
CREDIT COUNSELING AGENCIES**  
(A Non-Profit Corporation)

Dear Consumer Credit Counseling Professional:

I am writing to introduce you to the Association of Independent Consumer Credit Counseling Agencies (AICCCA), which is an organization dedicated to make it easier for you to carry out the important work you are engaged in.

AICCCA was founded in 1993, in response to a need to establish industry-wide standards of service excellence and ethical conduct, and to enhance the provision of important counseling services and information to the credit consumer.

The objective of AICCCA is to promote consistent quality and delivery of consumer credit counseling services among its members.

As you are well aware, economic difficulties and hardships face a great many people in our society. The number of individuals seeking credit protection through bankruptcy continues to increase, and the number of agencies offering counseling services seems to be increasing proportionately. However, levels and quality of service are not consistent and uniformly high. It is important to all of us who are concerned with this situation to join together to ensure that the service provided to consumers is of the highest level and is guaranteed to protect their interests as well as those of the legitimate creditors seeking payment for goods and services.

AICCCA has developed standards of performance which serve as requirements for membership in the organization. It is AICCCA's hope that you will join with us to establish and maintain the high level of standards and excellence that our industry deserves.

You will find information about AICCCA's standards in the attached materials, along with membership application forms.

Please review these materials and, if you are in agreement with our principles and our objectives, I invite you to send us the completed application materials. We look forward to having your affiliation with the Association and join with your fellow professional agencies to become a reflection of our industry's Standard of Excellence.

Feel free to contact AICCCA's headquarters for any further information you may need at 703-934-6118.

Sincerely,

David Jones  
President, AICCCA