



NEW MEMBER/RENEWAL: CCEF Application and Agreement –Good up to 12/31/2016 Questions: info@ccefgroup.com

For detailed membership terms and conditions please visit.

Date of application: _____, 2016

Name: _____ Position title: _____ Attorney (Y/N) _____

For Vendors and Agencies Only: Email of Attorney _____ ☐ In-house Counsel ☐ Outside Counsel

Legal name of company: _____ States Practice in _____

Mailing address: _____ Website Address: _____

Physical address: (if different) _____ Work Phone: (____) _____

City, State, Zip: _____ Cell Phone: (____) _____

Email (used for login) _____ Additional emails up to 3: _____

Your privacy is important to us. At a minimum, we will include in our directory your name, title, and firm or company's name and state. We encourage our members to share additional contact information. Check the boxes next to the additional information that you consent to publish in CCEF's directory: ☐ Mailing address ☐ Phone number ☐ Email.

Check enclosed in the amount of \$_____. Make check for total amount to **Carol Processing Inc. d/b/a CCEF.**

Checks must be drawn on a U.S. bank. Mail application with check to: **Carol Processing, Inc. d/b/a CCEF at P.O. BOX 613 Scarsdale, NY 10583 or Fax to (914) 725-2257.**

Please note that CCEF has the right to reject any application for any reason whatsoever, including but not limited to the decision of management that your firm or company will not contribute to the reputation of CCEF. CCEF will inform you of its decision to accept or reject your application within 30 days of receipt of application or payment whichever is later.

Membership is not transferable and dues are not refundable. Membership can be cancelled by CCEF only at its sole discretion and a pro-rated refund will be provided. I understand that Carol Processing Inc. d/b/a CCEF is not an exempt organization nor is it otherwise qualified under 26 U.S.C. 501(c). Carol Processing Inc. d/b/a CCEF makes no representation whatsoever as to the deductibility or characterization of membership dues or any additional contribution for tax or business expense purposes.

By signing, I expressly affirm that I have read and agree to the Terms of Membership which can be found online at <http://www.ccefgroup.com/terms>

Signature: _____ **Date:** ____/____/2016

CREDIT CARD INFORMATION (NON CALIFORNIA APPLICANTS ONLY)

FAX 914 725 2257 or MAIL ONLY - DO NOT EMAIL

Credit Card Type: ☐ Visa (Preferred) ☐ MasterCard (Preferred) ☐ American Express

Clearly Print Name as it Appears on Credit Card: _____

Clearly Print Credit Card Account #: _____

EXPIRATION DATE ____/____ **Daytime Phone #:** (____) ____ - ____

3 or 4 Digit Card Security Code: _____ Visa/MasterCard: check the back of card, you should see either the entire 16-digit credit card number or just the last four digits followed by a 3-digit code. This 3-digit code is the Security Code. For American Express the 4 digit number is on the front on the card on the right-hand side.

Credit Card Billing Street Address: _____ **Suite/Apt#:** _____

State/Province: _____ **Zip/Postal Code:** _____ **Country if not U.S:** _____

\$ _____ **Membership** (____ # of years)

\$ _____ **Course (Description)** _____

\$ _____ **FDCPA TEST** (Member ____ Non-Member ____)

Number of Tests/Type: _____

\$ _____ **Access to sample #1 letter/1692g & user guide for membership term [Federal Law only]**

\$ _____ **Other**

\$ _____ **TOTAL Payment Amount**

Cardholder Signature: _____ **Today's Date:** ____/____/2016

By signing above, I expressly authorize Carol Processing Inc. d/b/a CCEF to charge my credit card for the above amount and understand the amount is non-refundable. I expressly intend and agree that the commercial transaction occurred in New York State and that New York law applies to the transaction.

For office use only:

☐ Accepted ☐ Rejected

MEMBERSHIP INFORMATION 12 Month Membership Fee (Not calendar year) (Prices valid through 12/31/2016)

Creditor/Creditor Law Firm /Collection Agency/Debt Buyer

- ☐ \$150 Creditor, Non-attorney (Individual Membership)
- ☐ \$275: Creditor, In-house counsel - Individual Membership (Special Approval at CCEF sole discretion.)
- ☐ \$300: Creditor Law Firm Solo Attorney and 3 support staff or less
- ☐ \$400: Creditor Law Firm 1-2 Attorneys and support staff (employee/ independent contractors) up to 9 total
- ☐ \$500: Creditor Law Firm Attorneys and total staff 10-75 employees/independent contractors up to 75 total
- ☐ \$500: General/Large Law Firm w/ small collection group (over 50 attorneys & staff, but small group that handles collection matters (3 attorneys or less and less than 7 support staff) (Special Approval at CCEF sole discretion.)
- ☐ \$750: Creditor Law Firm (Over 75 employees & attorneys)
- ☐ \$1,000 Defense Law Firm (Has access to additional benefits) (Special Approval at CCEF sole discretion.) (Over \$1500 value)
* Periodic Advertising in CCEF Education Bulletin, Letter Program included, additional case updates & 1 free test per category per year.
- ☐ \$350: Collection Agency (1 -14 employees)
- ☐ \$500: Collection Agency (15 -50 employees or Passive Debt/Debt Buyer (1-50 employees/ independent contractors
- ☐ \$750: Collection Agency/ Passive Debt/Debt Buyer (over 50 employees/ independent contractors)
- ☐ \$1,000 Credit Bureau / Credit Reporting Agency / [Debt Buyer/ consultant/independent contractors]

Letter Compliance Program: Member access to 35+ templates of sample #1 letter/1692g letter [Federal Law only] plus 30+ page user guide which explains the purpose and reasoning for each sentence and/or field; and tips to avoid technical violations. Dynamic form that will be updated as law change. 15 min of time from Jay Winston/must be scheduled & based on availability.

- ☐ \$175.00 New Member plus **execution of separate disclaimer!** (\$600 plus value)
- ☐ \$99.99 Renewing members plus **execution of separate disclaimer!**
- ☐ \$69.99 With purchase 2016 and 2017 memberships plus execution **of separate disclaimer!**

Vendors / Consultants / Service Providers are not eligible to purchase the Letter Compliance Program

Online Compliance TESTS (To be used within 1 year of purchase): Grade of 75% or over Passes - Printable Certificate

- ☐ FDPCA: Two(2) 100+ questions each. Select (1) version of test: ☐ Telephone Collector or ☐ Legal Assistant
- Member price: First test: \$30 Each additional test: \$15 Retaking test by same employee: \$9
- ☐ TCPA ☐ Bankruptcy ☐ UDAAP ☐ SCRA ☐

Member price: First test: \$20 Each additional test: \$10 Retaking test by same employee: \$7

Non-member price: First test: \$265. Each additional test, including retakes: \$30 (Volume discounts available for members)

Silver Membership: Standard membership + Letter Compliance Program, + 4 Online tests (\$700+ value over base membership)

☐ **2016 Standard Membership fees plus \$120;**

Platinum Membership: ☐ \$7,500 Standard membership + Letter Compliance Program, + 100 Online exams

Companies, unlimited access to CCEF courses for all staff, Receive additional recognition on website and in member directory and Education Bulletin; plus 1 hour a month of Jay's time. ☐ \$6,000/year (\$10,000+ value)

☐ \$_____ [] credits of CLE for _____ attorneys as per separate flyer	☐ Other: \$_____
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Vendor / Consultant / Service Provider: is an individual/company that provides support services – non-compliance related (Ex: software, process serving, skip-tracing, accounting, printing, call centers, etc.) [Fee barely covers costs of color ink for ad]

- ☐ \$289 Vendor/Service Provider (Special Approval at CCEF sole discretion.) Includes Education Bulletin and case updates & 1 month ad
- ☐ \$579 Silver Vendor (Has access to additional benefits) (Special Approval at CCEF sole discretion.)
* Advertising in CCEF Education Bulletin – 4 issues
- ☐ \$795 Gold Vendor (Has access to additional benefits) (Special Approval at CCEF sole discretion.)
* Advertising in CCEF Education Bulletin –9 issues
* One joint webinar on their product in conjunction with a compliance issue
- ☐ \$1,000 Compliance Consultant

Advertising in Education Bulletin 2016 – Non-member pricing. [Discounts available for members based on bulk. Contact us for info.]

Annual (10-12 issues):	☐ Full page \$1650	☐ 1/2 page \$1000	☐ 1/4 page \$750	☐ 2 in by 4inch box \$450
Individual Issue:	☐ Full page \$165	☐ 1/2 page \$100	☐ 1/4 page \$75	☐ 2 in by 4inch box \$45

Website Advertising Banner: \$75 per month (minimum of 6 months) (10% discount on purchases over 12 months)

Order a license to Co-Brand the CCEF Education Bulletin ☐ \$600 per year. Place your company name on the CCEF Education Bulletin and send it to your clients.

Receive a 10% referral fee to be applied to next year's membership fee or other items. Refer 5 members who are at the same membership level or higher for your company or and receive next year's membership free.

New members: Please advise on which topic you would like to receive updates on, based on your interest (cases analysis, statutes, CFPB alerts etc.) Please note that if you chose overlapping categories, you could receive duplicate emails. If one case covers multiple topics because of multiple alleged violations, it may show up in multiple groups, but that is not a guarantee.

There are 4 options available. Options 4 is available to Creditors only.

FIRM NAME & EMAIL ADDRESSES: _____

Option 1		
Part A	Description	Select One
1	CCEF Master List: (90% of topic is Consumer & Commercial, except state specific topics [Part B]) Under this category you can receive 30-40 or more case summary emails per week.	Y/N
Part B	State Specific Cases	Enter the state abbreviation below:
2	Please list all states that you are admitted/doing business in and wish to receive case updates (i.e. Attorney's fees, state specific laws). Limit of 8 states. This option is narrow and does not cover cases that apply across state lines	(ex: <u>NY</u> , __ __ __)
Option 2		
Part A	Description	Please Check Topics
1	CCEF FDCPA (includes Letter Analysis)	Y/N
2	CCEF TCPA	Y/N
3	CCEF National Commercial: (UCC Article 2, UCC Article 2A, BK – Preferences, Internet Defamation, E-Commerce Law, Litigation over emails, Leases and Vicarious Liability.	Y/N
4	CCEF Misc. Fed Statutes: (FCRA, ECOA (commercial- spousal guarantees & consumer), FCBA, CFPB, UDAAP, REG E, Commercially Reasonable Sale (commercial & consumer) and Article 9, Accord and Satisfaction, Exempt not Exempt Employees, Arbitration, Post-Dated Checks, Settlement Agreements, Check 21 Act/ACH, IRC 501(r), Litigation Hold, Sanctions & Credit Card Accountability Responsibility Disclosure Act (CARD)	Y/N
5	Mortgages: Addressing debtor affirmative defenses (ex: Show me note, chain of title, etc.)	Y/N
6	Vendor Compliance issues	Y/N
7	Lawsuits Filed: Lawsuits in Federal District Courts – List of lawsuits filed and selected cases analyzed to show what theories plaintiffs are pursuing against debt collectors.	Y/N
Part B	Commercial (Description)	
8	CCEF National Commercial: (UCC Article 2, UCC Article 2A, BK – Preferences, Internet Defamation, E- Commerce Law, Digital Contracts, UETA, UCITA, Litigation over Emails, Leases, Vicarious Liability & Usury.	Y/N
9	CCEF Commercial State Specific: Up to 7 states or contact us: _____ Construction Law liens, Mechanic's Lien's, Materialman's liens, Performance Bonds, Insurance Premiums & Audits.	Y/N
Part C	State Specific Cases Description) (Commercial & Consumer).	
10	Please list states that you are admitted/doing business in for topic updates (i.e. Attorney's fees, state specific laws). This option is narrow and does not cover cases that apply across state lines.	(ex: <u>NY</u> , __ __ __)
Option 3		
Executive Light (Limited to 3-4 cases per week)		Y/N
1	Please list specific email addresses for certain staff	email:
Option 4		
For Creditors Only		Please check if you are a creditor
1	CCEF Creditor: (Creditors can select A&C) (Only for original creditors – creditor topics) CFPB, UDAAP, FCRA, TCPA, Sanctions against law firms, Creditors involved in lawsuits involving FDCPA claims, Vicarious Liability claims, Check 21 Act/ACH, Electronic Funds Transfer Act	Y/N