

## Code of Conduct

The American Association for Debt Resolution (AADR) is the national association of the debt resolution industry. The AADR is committed to educating consumers and policymakers about debt resolution and its benefits, holding debt resolution companies to the highest standards, and protecting and expanding access to accredited debt resolution services nationwide. AADR member companies must abide by the organization's industry standards and be accredited biannually by an independent auditor.

AADR is committed to respect and integrity and observing and promoting the highest standards of ethical conduct. The AADR Code of Conduct is a statement of the shared values of this Association. AADR members, partners, and all organizations or individuals conducting business with AADR are expected to:

- Share AADR's commitment to championing responsible debt solutions;
- Treat members, industry professionals, clients, staff and the public with respect and courtesy, including respecting diversity of opinions, the integrity and ability of others and the confidentiality of information gained through work;
- Communication with AADR staff, members, industry professionals, clients, and the public shall be honest and truthful;
- Uphold professional, legally appropriate business relationships with AADR staff, members, and industry professionals, promoting a positive and collegial atmosphere free from harassment and other unacceptable behaviors;
- Promote best practices and cooperation;
- Maintain a professional level of objectivity in all matters and activities associated with AADR and the debt resolution industry;
- Strive to uphold the highest standards of conduct and assist others in maintaining those practices;
- Exercise reasonable care, good faith, and due diligence in AADR matters;
- Not engage in or facilitate any discriminatory or harassing behavior directed toward AADR staff, members, officers, directors, meeting and event attendees and exhibitors, advertisers, sponsors, suppliers, contractors or others in the context of activities related to AADR;
- Promote open competition and comply with antitrust and competition laws by not discussing restraint of trade agreements, prices and fees, pricing and fees policies, terms and conditions of purchase of sale, costs, future company plans, boycotting of customers or products, or any other topics that might be considered anti-competitive behavior;
- Respect and uphold local, state, and national laws, rules, and regulations, including those related to credit advocacy and debt relief services, including but not limited to the 2010 FTC Rules for debt relief providers;
- Debt resolution companies should engage in social and political action that seeks to ensure that all people in financial hardship have equal access to determine if debt resolution programs and services are right for them.

AADR strives to be ethical and transparent and seeks to ensure the organizations and individuals with whom AADR conducts business adhere to the principles expressed in this Code.

AADR reserves all rights to take any actions deemed necessary if this Code is not followed.