

# USOBA Zero Tolerance Policy

Effective July 15, 2010:

In the last several months, USOBA has become aware that a number of debt relief providers have utilized government imagery and wording to advertise and market their services to the public. While the use of such wording or imagery is not always improper, it often can be confusing or misleading to consumers, as has been alleged by a number of regulatory agencies including, most recently, the United States Government Accountability Office.

As a result, and in an effort to ensure that consumers reached by USOBA member company advertising and marketing fully understand the truth and accuracy of the messages being delivered by USOBA member companies, effective June 1, 2010, USOBA member companies may not utilize any of the following in their debt relief advertising or marketing while still maintaining their membership and good standing in the organization:

- The phrase “President Barack Obama” or any variation thereof in a way that inaccurately implies the offered service is related to the President, his administration or the United States government, generally
- The phrase “stimulus plan” or any variation thereof including “stimulus plan,” “stimulus act,” “stimulus program,” or “stimulus notice” in a way that inaccurately implies the offered service is related to the United States government or any legislation thereof
- The phrases “Government Program,” “Government Agency,” or “Federally regulated program,” (Federal or State) in a way that inaccurately implies the offered service is related to the United States government or any legislation thereof
- A Washington D.C. or Pennsylvania avenue address (unless the provider’s actual address is in Washington, D.C. or on Pennsylvania Avenue) in a manner that inaccurately implies that the offered service is related to the United States government or any legislation thereof

Additionally, USOBA member companies may not utilize any of the following logos, formats or images in their debt relief advertising or marketing while still maintaining their membership and good standing in the organization:

- Logos or images of government seals that inaccurately imply a relationship to the United States government or a program thereof
- Logos or images of the White House or other United States landmark buildings that inaccurately imply a relationship to the United States government or a program thereof
- Forms, envelopes or other items made to look like IRS forms, tax forms, checks or other items that inaccurately imply a relationship to the United States government or a program thereof

