



**STATE OF SOUTH CAROLINA
DEPARTMENT OF CONSUMER AFFAIRS
CONSUMER CREDIT COUNSELING ORGANIZATION
ANNUAL REPORT: INSTRUCTIONS**

Mailing Address
P.O. Box 5757
Columbia, SC 29250-5757

S.C. Code Ann. § 37-7-115(A)
www.sccoconsumer.gov
803-734-4209

Street Address
3600 Forest Drive, 3rd Floor
Columbia, SC 29204-4406

Reporting Requirement

Section 37-7-115(A) requires licensees to submit an annual report on the Credit Counseling Organization's business conducted over the past year to the Department. The report must be submitted by **April 15th**.

Late Penalty

The Department has the right to assess a **\$50 fine** for each day the report is late.

Applicability

The Report requires the organization to list information regarding services provided to the following clients. If the organization is offering:

- a) Debt Management Plans, all consumers enrolled in a DMP (Except for question 6(g), where information is required for those clients who do not enroll in a DMP compared to the amount that do enroll.);
- b) Credit repair services, all consumers receiving these services;
- c) Debt settlement or debt negotiation services, all consumers receiving such services.

**If offering more than one of the services covered by the Consumer Credit Counseling Act, please complete a separate reporting form for each service provided.*

Other Reporting Requirements

Under Section 37-7-115 (B)-(E), licensees are also required to report the occurrence of specific events, including the imposition of penalties by the IRS; any change, revocation, or suspension of the organization's tax exempt status; and the revocation, suspension or other proceeding against the organization by a governmental authority.

Mail the Annual Report Form To:

**South Carolina Department of Consumer Affairs
Legal Division: Consumer Credit Counseling
P.O. Box 5757
Columbia, SC 29250-5757**

If you have any questions concerning the Annual Report, please contact:

Carri Grube Lybarker, Staff Attorney
803-734-4297

or

Darlene Dinkins, Program Coordinator
803-734-4209