

Describes how fees work and how payments are authorized through Credzu

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1. Overview

This Fees & ACH Authorization Agreement (“Agreement”) explains:

- how fees are calculated,
- how Credzu processes payments,
- how ACH debits and credits work, and
- your responsibilities when you authorize payments through Credzu.

This Agreement applies to all Consumers, Service Providers, and Partners who use Credzu’s Platform.

By linking your bank account, funding escrow, or requesting payment, you agree to this Agreement.

2. Performance-Based Pricing

Credzu uses a simple, transparent pricing model:

2.1 The \$5 Per Point Per Bureau Rule

All Service Providers on Credzu must use the following fee structure:

Consumers pay \$5.00 for every point their credit score increases on each credit bureau.

If your score increases:

- 5 points on Experian ? \$25
- 10 points across all three bureaus ? \$150
- 0 points ? **\$0 owed**

There are no monthly fees, up-front fees, cancellation fees, or “pay per deletion” fees.

2.2 How Score Increases Are Measured

Credzu:

1. Establishes a **baseline score** for each bureau at the start.
2. Checks scores approximately **every 45 days** using embedded tri-bureau credit reports.
3. Counts only **positive** point increases.
4. Multiplies total positive change by **\$5.00 per point per bureau**.
5. Releases earned fees from escrow automatically.

Negative changes do not reduce fees or offset positive changes from other bureaus.

3. The Escrow Deposit

3.1 Initial Deposit

To begin services, Consumers must fund escrow by:

- paying the **standard \$999 deposit**, or
- selecting any approved alternative deposit plan shown inside Credzu.

The total amount a Consumer can ever be charged for an engagement is **capped at \$999** (see below).

3.2 Purpose of the Deposit

Your escrow deposit is used to pay:

1. Performance-based fees owed to the Service Provider
2. Embedded tri-bureau credit report fees (approximately \$12/report)
3. Credzu's platform fees

You will never be charged more than the total deposited amount, subject to the \$999 cap.

4. \$999 Maximum Charge Cap

To protect Consumers and ensure predictable costs:

The maximum total cost for a credit repair engagement through Credzu is \$999.

This cap applies **regardless of how many points** your score increases.

If performance-based fees + credit report fees reach the cap:

- No additional fees are charged
- Any remaining escrow funds are returned to the Consumer at the end of the engagement
- Score monitoring may continue, but charges stop

This is a hard cap and cannot be exceeded.

5. Embedded Credit Report Fees

Credzu uses integrated tri-bureau credit reports with scores to:

- establish baselines
- measure progress
- release performance fees

These reports:

- cost approximately **\$12 per pull**,
- are billed at cost (Credzu does not profit on these), and
- count toward the \$999 cap.

Reports are only pulled as needed to evaluate progress.

6. Credzu Platform Fees

Credzu charges Service Providers a platform fee for:

- maintaining escrow
- handling document workflows
- facilitating dispute processes
- enabling automated score-based billing
- ensuring compliance and fraud protection

These fees are deducted only from amounts earned by the Service Provider. Consumers do not pay platform fees directly.

7. ACH Authorization

By linking your bank account to Credzu, you authorize Credzu to:

1. **Debit** escrow deposits from your bank account
2. **Debit** any additional amounts needed to correct negative balances
3. **Debit** charges associated with reversed payments, failed ACH attempts, or chargebacks
4. **Credit** refunds back to your bank account when applicable

This authorization applies to:

- one-time payments
- recurring payments
- scheduled payments
- automatic ACH pulls described in the Platform

Credzu uses secure third-party processors to facilitate all ACH activity.

8. Your Responsibilities

By using Credzu's payment system, you agree:

- You are the authorized owner of the bank account you link
- You will maintain sufficient funds for scheduled debits
- You will not dispute valid ACH transactions
- You will not initiate chargebacks
- You will update your payment information promptly if it changes
- You will comply with these terms and all related agreements

Chargebacks are strictly prohibited because they undermine the escrow system.

9. Failed Payments, Reversals & Chargebacks

If a payment fails, is reversed, or is charged back:

- You authorize Credzu to re-attempt the debit
- You must promptly resolve any negative balance
- Credzu may pause services or disputes while resolving the issue
- Credzu may use any legally available method to recover funds

Chargebacks are considered a **material breach** of this Agreement and the User Agreement.

If a bank returns a payment:

- Service Provider earnings may be reversed
- Access to the Platform may be suspended
- Disbursements may be delayed or canceled

10. Refunds & Unused Funds

Refunds are handled through the escrow process:

- Service Providers only earn fees based on verified point increases
- All **unearned** funds are returned to the Consumer at the end of the engagement
- Credzu may require identity verification before issuing a refund

Refund timelines may vary depending on the payment processor.

11. Disputes About Fees

Disputes must be submitted through:

- Credzu's internal dispute portal, and
- the dispute timelines described in the **Escrow Instructions**

Consumers may dispute:

- incorrect point calculations
- incorrect credit report usage
- mathematical or administrative errors

Consumers **may not** dispute fees based on:

- dissatisfaction with how many points were earned
- denial of a mortgage application
- disagreements about credit repair strategy

If Credzu cannot resolve the dispute, it may be escalated to **binding arbitration** under the User Agreement.

12. No Outside Payments

To maintain compliance and transparency:

- Consumers may not pay Service Providers outside Credzu
- Service Providers may not request or accept outside payments
- Partners may not facilitate outside payments

Doing so violates the **24-month non-circumvention rule** in the User Agreement.

13. Modifying This Agreement

Credzu may update this Agreement periodically.

When updates occur, the "Last updated" date will change.

Your continued use of Credzu means you accept any updated terms.

14. Contact Us

Credzu, LLC
1980 N. Atlantic Avenue, Second Floor
Cocoa Beach, FL 32931
Email: info@credzu.com