



**U.S. Department of Justice**

*Executive Office for United States Trustees*

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441 G Street, N.W., Suite 6150  
Washington, DC 20530  
(202) 514-4100  
[ust.cc.help@usdoj.gov](mailto:ust.cc.help@usdoj.gov)

December 11, 2015

VIA ELECTRONIC MAIL

Mr. John Cooper  
Consumer Credit Counseling Service of Central Oklahoma  
P.O. Box 1891  
Bethany, OK 73008

Re: Approval as a Nonprofit Budget and Credit Counseling Agency  
APPLICATION NUMBER: 0515-CC-01707R  
Agency No.: 2542

Dear Mr. Cooper:

I am pleased to inform you that the United States Trustee has approved the application of the above-listed agency ("Agency") to provide budget and credit counseling services in the judicial district(s), and for the method(s) of delivery, on the attached Appendix. As a result of this approval, the Agency will remain on the list of approved nonprofit budget and credit counseling agencies located on the website of the United States Trustee Program, [http://www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm), and may issue to clients the certificates of counseling required under 11 U.S.C. § 521(b).

This approval is for a one-year period beginning as of **December 11, 2015**. The Agency's approval to provide credit counseling services expires **one year** from this date. To be approved for an additional one year term, the Agency must submit an appropriate application **not fewer than 45 days** before expiration of the one-year period; during the review of such a timely-filed application, this current approval will remain in effect. Failure to submit an application timely may result in expiration of the Agency's approval to provide credit counseling services. **The Agency shall maintain appropriate records of expiration dates and application deadlines. Notice of such deadlines will not be provided.**

Approval is subject to the following requirements:

- The Agency must obtain **advance EOUST approval** before taking certain actions, including:
  - Cancellation or change in the amount of the surety bond or employee fidelity bond/insurance;
  - Engagement of an independent contractor to provide counseling service or have access to, possession of, or control over client funds;
  - Any increase in the fees, contributions, or payments received from clients for counseling services;
  - Expansion into additional federal judicial districts;
  - Changes to the method of delivery;
  - Any changes to the Agency's counseling services.
  
- The Agency must notify EOUST **immediately in writing** of the following:
  - Any failure to comply with any standard or requirement set forth in 11 U.S.C. § 111, or 28 C.F.R. Part 58;
  - Notification by the Internal Revenue Service or a state or local taxing authority that the Agency has been selected for audit or examination regarding its tax-exempt status, or for a compliance check;
  - Revocation or termination of the Agency's tax-exempt status by any governmental unit or judicial officer;
  - Cessation of business by the Agency, any of its officers, or withdrawal from any judicial district in which the Agency is approved;
  - Any investigation of, or administrative or judicial action against, the Agency by any governmental unit;
  - Termination or cancellation of any surety bond or fidelity insurance;
  - Any administrative or judicial action by any entity seeking recovery against the Agency's surety bond or fidelity insurance;
  - Any action by a governmental unit or court to suspend or revoke the Agency's articles of incorporation, any license held by the Agency, or any authorization necessary to do business;
  - Suspension, or action to suspend, the Agency's accreditation, any withdrawal of the Agency from accreditation, or denial of any application of the Agency for accreditation;
  - A change in the Agency's nonprofit status under any applicable law;
  - Any change in the banks or financial institutions used by the Agency.
  
- The Agency has a **continuing duty to notify** the Executive Office for United States Trustees ("EOUST") of any material change.
  
- EOUST may seek to review the Agency's operations and records, including records related to the issuance of certificates of counseling, at any time during the approval period or as a condition of approval of any subsequent application. The Agency shall

cooperate with such reviews by allowing scheduled and unscheduled on-site visits, complaint investigations, or other reviews of the Agency's qualifications for approval.

- EOUST may remove an approved agency from this list in any judicial district at any time for violations of 11 U.S.C. § 111, 28 C.F.R. Part 58, or the terms and conditions contained in the application for approval.
- The Agency must timely submit the statistical information requested in Appendix E of the Application by the deadlines set forth on Appendix E (by January 31st and July 31st of each year).
- Approval is for the stated Agency only and is not transferable or assignable.

To issue certificates of counseling, the Agency must use only EOUST's web-based Certificate Generating System ("CGS"), located at <https://ccdecert.ustp.usdoj.gov/ccdecert>. Access to CGS requires the entry of the Agency ID, Login ID, and Password previously issued to the Agency. Please refer to the "Issuer and Manager Instruction Manual" and the "Agency Administrator Instruction Manual," located under the Help tab after you log in the CGS, for details concerning most CGS issues.


So we may assist you better, please include the above-referenced application and agency numbers in any future communications.

Sincerely yours,

Wendy S. Tien  
Deputy Assistant Director,  
Office of Oversight

**APPENDIX: APPROVED JUDICIAL DISTRICTS AND METHODS OF DELIVERY**

During the approval period, the Agency is authorized to provide nonprofit budget and credit counseling services to individuals in the following judicial districts and provide such individuals with a certificate of counseling required under 11 U.S.C. § 521(b).

In-Person			Telephone				Internet		Internet/Telephone (CC Only)								
<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>		<input type="checkbox"/>								
Region			Region		Region		Region		Region		Region						
<input type="checkbox"/>	AK	18	<input type="checkbox"/>	GA-N	21	<input type="checkbox"/>	LA-W	5	<input type="checkbox"/>	NM	20	<input type="checkbox"/>	SC	4	<input type="checkbox"/>	WV-S	4
<input type="checkbox"/>	AZ	14	<input type="checkbox"/>	GA-S	21	<input type="checkbox"/>	ME	1	<input type="checkbox"/>	NY-E	2	<input type="checkbox"/>	SD	12	<input type="checkbox"/>	WI-E	11
<input type="checkbox"/>	AR-E	13	<input type="checkbox"/>	HI	15	<input type="checkbox"/>	MD	4	<input type="checkbox"/>	NY-N	2	<input type="checkbox"/>	TN-E	8	<input type="checkbox"/>	WI-W	11
<input type="checkbox"/>	AR-W	13	<input type="checkbox"/>	ID	18	<input type="checkbox"/>	MA	1	<input type="checkbox"/>	NY-S	2	<input type="checkbox"/>	TN-M	8	<input type="checkbox"/>	WY	19
<input type="checkbox"/>	CA-C	16	<input type="checkbox"/>	IL-C	10	<input type="checkbox"/>	MI-E	9	<input type="checkbox"/>	NY-W	2	<input type="checkbox"/>	TN-W	8			
<input type="checkbox"/>	CA-E	17	<input type="checkbox"/>	IL-N	11	<input type="checkbox"/>	MI-W	9	<input type="checkbox"/>	ND	12	<input type="checkbox"/>	TX-E	6			
<input type="checkbox"/>	CA-N	17	<input type="checkbox"/>	IL-S	10	<input type="checkbox"/>	MN	12	<input type="checkbox"/>	OH-N	9	<input type="checkbox"/>	TX-N	6	<input type="checkbox"/>	GU	15
<input type="checkbox"/>	CA-S	15	<input type="checkbox"/>	IN-N	10	<input type="checkbox"/>	MS-N	5	<input type="checkbox"/>	OH-S	9	<input type="checkbox"/>	TX-S	7	<input type="checkbox"/>	MP	15
<input type="checkbox"/>	CO	19	<input type="checkbox"/>	IN-S	10	<input type="checkbox"/>	MS-S	5	<input checked="" type="checkbox"/>	OK-E	20	<input type="checkbox"/>	TX-W	7	<input type="checkbox"/>	PR	21
<input type="checkbox"/>	CT	2	<input type="checkbox"/>	IA-N	12	<input type="checkbox"/>	MO-E	13	<input checked="" type="checkbox"/>	OK-N	20	<input type="checkbox"/>	UT	19	<input type="checkbox"/>	VI	21
<input type="checkbox"/>	DE	3	<input type="checkbox"/>	IA-S	12	<input type="checkbox"/>	MO-W	13	<input checked="" type="checkbox"/>	OK-W	20	<input type="checkbox"/>	VT	2			
<input type="checkbox"/>	DC	4	<input type="checkbox"/>	KS	20	<input type="checkbox"/>	MT	18	<input type="checkbox"/>	OR	18	<input type="checkbox"/>	VA-E	4			
<input type="checkbox"/>	FL-M	21	<input type="checkbox"/>	KY-E	8	<input type="checkbox"/>	NE	13	<input type="checkbox"/>	PA-E	3	<input type="checkbox"/>	VA-W	4			
<input type="checkbox"/>	FL-N	21	<input type="checkbox"/>	KY-W	8	<input type="checkbox"/>	NV	17	<input type="checkbox"/>	PA-M	3	<input type="checkbox"/>	WA-E	18			
<input type="checkbox"/>	FL-S	21	<input type="checkbox"/>	LA-E	5	<input type="checkbox"/>	NH	1	<input type="checkbox"/>	PA-W	3	<input type="checkbox"/>	WA-W	18			
<input type="checkbox"/>	GA-M	21	<input type="checkbox"/>	LA-M	5	<input type="checkbox"/>	NJ	3	<input type="checkbox"/>	RI	1	<input type="checkbox"/>	WV-N	4			



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December 11, 2015

VIA ELECTRONIC MAIL

Mr. John Cooper  
Consumer Credit Counseling Service of Central Oklahoma  
P.O. Box 1891  
Bethany, OK 73008

Re: Approval as a Provider of a Personal Financial Management  
Instructional Course  
APPLICATION NUMBER: 0515-DE-002663R  
AGENCY NUMBER: 2542

Dear Mr. Cooper:

I am pleased to inform you that the United States Trustee has approved the application of the above-listed provider ("Provider") to provide a personal financial management instructional course ("debtor education") in the judicial district(s), and for the method(s) of delivery, on the attached Appendix. As a result of this approval, the Provider will remain on the list of approved debtor education providers located on the website of the United States Trustee Program, [http://www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm), and may issue to debtors the required certificates of course completion.

This approval is for a one year period beginning as of **December 11, 2015**. The Provider's approval to provide debtor education services expires **one year** from this date. To be approved for an additional one year term, the Provider must submit an appropriate application **not fewer than 45 days** before expiration of the one year period; during the review of such a timely-filed application, this current approval will remain in effect. Failure to submit an application timely may result in expiration of the Provider's approval to provide debtor education services. **The Provider shall maintain appropriate records of expiration dates and application deadlines. Notice of such deadlines will not be provided.**

Approval is subject to the following requirements:

- The Provider must obtain **advance EOUST approval** before taking certain actions, including:
  - Engagement of an independent contractor to provide an instructional course;
  - Any increase in the fees, contributions, or payments received from clients for instruction;
  - Expansion into additional federal judicial districts;
  - Changes to the method of delivery;
  - Any changes to the Provider's instructional course.
  
- The Provider must notify EOUST **immediately in writing** of the following:
  - Any failure to comply with any standard or requirement set forth in 11 U.S.C. § 111, or 28 C.F.R. Part 58;
  - Cessation of business by the Provider, any of its officers, or withdrawal from any judicial district in which the Provider is approved;
  - Any investigation of, or administrative or judicial action against, the Provider by any governmental unit;
  - Any action by a governmental unit or court to suspend or revoke the Provider's articles of incorporation, any license held by the Provider, or any authorization necessary to do business;
  - Suspension, or action to suspend, the Provider's accreditation, any withdrawal of the Provider from accreditation, or denial of any application of the Provider for accreditation.
  
- The Provider has a **continuing duty to notify** the Executive Office for United States Trustees ("EOUST") of any material change.
  
- EOUST may seek to review the Provider's operations and records, including records related to the issuance of certificates of counseling, at any time during the approval period or as a condition of approval of any subsequent application. The Provider shall cooperate with such reviews by allowing scheduled and unscheduled on-site visits, complaint investigations, or other reviews of the Provider's qualifications for approval.
  
- EOUST may remove an approved agency from this list in any judicial district at any time for violations of 11 U.S.C. § 111, 28 C.F.R. Part 58, or the terms and conditions contained in the application for approval.
  
- The Provider must timely submit the statistical information requested in Appendix E of the Application by the deadlines set forth on Appendix E (by January 31st and July 31st of each year).
  
- Approval is for the stated Provider only and is not transferable or assignable.

To issue certificates of course completion, the Agency must use only EOUST's web-based Certificate Generating System ("CGS"), located at <https://ccdecert.ustp.usdoj.gov/ccdecert>. Access to the Certificate Generating System requires the entry of an Agency ID, Login ID, and Password previously issued to the Provider. Please refer to the "Issuer and Manager Instruction Manual" and the "Agency Administrator Instruction Manual," located under the Help tab after you log in the CGS, for details concerning most CGS issues.

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Region			Region		Region		Region		Region		Region						
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