

CLIENT BILL OF RIGHTS

Navicore Solutions pledges that our clients have the right to:

- **Prompt, confidential and thorough counseling sessions conducted by certified counselors who will help determine the best solution for each individual client's situation**
- **Accurate information about Navicore Solutions and our services**
- **Treatment with the utmost dignity and respect**
- **Participate fully in a comprehensive assessment of their financial situation; including the receipt of a written action plan based on the information discussed**
- **Have any questions or concerns answered in a timely and courteous manner**
- **To discontinue their relationship with Navicore Solutions, at any time, without penalty**
- **Timely correction of any errors or mistakes made by Navicore Solutions or any of its agents**
- **Monthly statements of funds received and disbursed on their behalf**

If you feel that Navicore Solutions has not upheld the information contained within the Client Bill of Rights, please direct your concerns to:

Anthony Zambrano / Quality Manager
PO Box 5012
Freehold, NJ 07728-5012