



ACCORD

AMERICAN COALITION OF COMPANIES
ORGANIZED TO REDUCE DEBT

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American Coalition of Companies Organized to Reduce Debt

ACCORD, American Coalition of Companies Organized to Reduce Debt, is a not-for-profit organization that was established to promote advocacy of consumer oriented debt settlement programs to professionals, legislators, regulatory agencies and consumers.

"Where there is unity, there is victory."

In the News

October 23, 2009

41 Attorney Generals Applaud FTC

The States applaud the FTCs undertaking this rulemaking because...

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October 9, 2009

Jean Noonan Sends Letter to the FTC

Noonan, on behalf of ACCORD, supports fair regulation of debt settlement practices...

ACCORD's Commitment:

ACCORD is committed to promoting best practices in the debt settlement industry and to advancing consumer interests in the area of debt relief by providing a viable alternative to debt settlement programs that require the payment of fees before any services are provided.

Jean Noonan

*Formerly, Associate Director for Credit Practices, Bureau Of Consumer Protection, Federal Trade Commission, Washington, DC
Chief Counsel, ACCORD
Partner, Hudson Cook,*



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October 5, 2009

Financial Consulting Services Supports FTC
FCS submit comments in support of the Federal Trade Commission's proposed amendments...

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October 15, 2009

Senator Fasano Files Debt Settlement Bill
Florida State Senator Mike Fasano is very concerned about the ongoing exploitation of consumers...

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October 15, 2009

Colorado Attorney General's Annual Report
Attorney General John W. Suthers unveils first annual report on debt settlement, credit counseling business practices...

[Read more...](#)

This commitment is fulfilled by:

- Aban on advance fees
- Fees based on the actual savings achieved for the consumer
- An educational and interactive support organization to provide a well planned transition for companies using traditional fee structures

Questions? [Contact ACCORD.](#)

LLP



Jean Noonan serves as chief counsel to ACCORD. She is Partner at Hudson Cook, LLP, a leader in providing compliance advice to the consumer financial services industry. She is a respected author and lecturer on consumer protection issues. She is a member of Consumer Financial Services Committee of the American Bar Association Business Law Section, founding member of American College of Consumer Financial Services Lawyers and on the Governing Committee of Conference on Consumer Finance Law

[Read Jean Noonan's letter to the FTC.](#)

Selected Publications

"Third-Party Liability for Federal Law Violations in Direct-to-Consumer Marketing: Telemarketing, Fax, and E-Mail," *The Business Lawyer*, February 2008.

"Joint Users - Probably Not What You're Thinking," *Spot Delivery*, August 2007.

"Fax, E-Mail, and Telephone: Federal Regulation of Marketing Methods," *The Business Lawyer*, February 2007.

"AScam for All Seasons: 'Seasoned Trade Lines' Score Enhancement," *Spot Delivery*, April 2006.

"Federal Trade Commission Activity: Pursuing Unfair and Deceptive Practices in Consumer Financial Services," *The Business Lawyer*, vol. 43,

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