

Surety Bond
Credit Services Organization

Form CSO-2
Rev. 04/2026

West Virginia Secretary of State
Business & Licensing Division

Tel: (304)558-8000
Fax: (304)558-8381
Website: sos.wv.gov

(WV CODE CHAPTER 46A, ARTICLE 6C)

Bond Number _____

KNOW ALL PERSONS BY THESE PRESENTS

That _____ as PRINCIPAL, a credit service organization, and whose address for service of process is _____ and _____, a corporation authorized to transact a general surety business in the State of West Virginia, as surety, whose address is _____ are held and firmly bound to the State of West Virginia in the sum of fifteen thousand dollars (\$15,000), for the payment of which, we bind ourselves, our heirs, executors, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, The principal is engaged in the business of selling the services of a credit services organization within the meaning of Section 46A-6C-2 of the West Virginia Code and is required by the provisions of Section 46A-6C-3(1) and 46A-6C-4 of the West Virginia Code to furnish a bond conditioned as herein set forth, and this bond is executed and tendered in accordance therewith.

NOW, THEREFORE, The conditions of this obligation are that if the principal complies with the provisions of Chapter 46A, Article 6C of the West Virginia Code and does not damage any person by any violation of said article then this obligation is to be void, otherwise it is to remain in full force and effect.

Any person damaged by any violation by the principal of Chapter 46A, Article 6C of the West Virginia Code may bring an action of law against the principal and surety on this bond in his or her own name to recover such damages.

The liability of surety for any claim arising under this bond shall not exceed the actual damages arising from the principal's violation of said code provisions and surety shall not be liable for the punitive damages permitted under Section 46A-6C-9 of the West Virginia Code.

The aggregate liability of the surety on all claims whatsoever shall not exceed the penal sum of the bond.

This bond shall be effective from the _____ day of _____, 20____, and continue for two years after the date that the credit service organization ceases operations,

unless new security is provided in the form of a surety trust account as permitted by West Virginia Code 46A-6C-9.

IN WITNESS WHEREOF, the principal and surety have executed this instrument the _____ day of _____, 20_____.

{Raised Seal}

{Raised Seal}

Name of Business

Name of Business

Signature

Signature

Title

Title

Countersigned By

WV Resident Agent

Acknowledgement by Principal if Individual or Partner

STATE OF _____, SS

County of _____, to-wit

I, _____, a Notary Public in and for county and state foresaid, do hereby certify that _____ whose name is signed to the foregoing writing has this day acknowledged the same before me in my said county. Given under my hand this _____ day of _____, 20_____.

(Notary Seal)

Signature of Notary Public

My commission expires on the _____ day of _____, 20_____.

Acknowledgement by Principal if Corporation

STATE OF _____, SS

County of _____, to-wit

I, _____, a Notary Public in and for the county and state foresaid, do hereby certify that _____, who as _____, signed the foregoing writing for _____.

A corporation, has this day, in my said county, before me, acknowledged the said writing to be the act and deed of the said corporation.

Given under my hand this _____ day of _____, 20_____.

(Notary Seal)

Signature of Notary Public

My commission expires on the _____ day of _____, 20_____.

Acknowledgement by Surety

STATE OF _____, SS

County of _____, to-wit

I, _____, a Notary Public in and for the county and state foresaid, do hereby certify that _____

Name of Corporate Officer with Power of Attorney

who as _____, signed the foregoing writing for

Title/Office

_____, a corporation, has this day, in my said county, before me, acknowledged the said writing.

Name of Corporation

Given under my hand this _____ day of _____, 20_____.

(Notary Seal)

Signature of Notary Public

My commission expires on the _____ day of _____, 20_____.

Approved as to Form and sufficiency of Execution by the Attorney General

Dated this _____ day of _____, 20_____. By _____
Assistant Attorney General

POWER OF ATTORNEY INSTRUCTIONS FOR SURETY

Certificate of Power of Attorney for Surety must be attached to this form and it must show that it was in full force and effect on bearing date (execution) indicated on the face of the bond. The raised corporate seal must also be affixed to the Power of Attorney.

1. Name of attorney in fact must be listed. If attorney is a non-resident, West Virginia resident agent must countersign bond.
 2. Power of Attorney may not exceed imposed limitations.
 3. Certificate date, preferably the bearing date of bond, but not earlier than bearing date, must be entered
 4. Signature of authorizing official must be affixed to power of attorney. (Signature may be facsimile)
 5. Raised seal must be affixed to power of attorney
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NOTICE:

THIS BOND MUST BE MAINTAINED UNTIL TWO YEARS AFTER THE DATE THAT THE CREDIT SERVICES ORGANIZATION CEASES OPERATIONS UNLESS NEW SECURITY IS PROVIDED IN THE FORM OF A SURETY TRUST ACCOUNT AS PERMITTED BY WEST VIRGINIA STATE CODE, 46A-6C-4



West Virginia Secretary of
 State Business & Licensing
 Division Tel: (304)558-8000
 Fax: (304)558-8381
 Website: www.wvsos.gov

CUSTOMER ORDER REQUEST

INCLUDE THIS FORM WITH YOUR FILING

Name of Business on Filing: _____

Contact for Filing:

Name: _____

Phone: _____

Email: _____

Order Description: Please Identify the type of filing or request being made.

EXPEDITING SERVICE OPTIONS*

- Standard (5-10 business days) - No additional cost
- In-Person Same Day -\$25 in addition to filing fee
- Next Business Day - \$25 in addition to filing fee
- 2 Hour - \$250 in addition to filing fee
- 1 Hour - \$500 in addition to filing fee

Expediting Service is NOT AVAILABLE for:

- Dissolutions / Withdrawals of Corporations, Voluntary Associations, or Business Trusts
- Credit Service Organization Registrations
- Trademark Filings
- Sole Proprietor / General Partnership Trade Names

*Fees apply to each business. Time frame Indicates when the filing will be completed and registered in the Secretary of State database.

Return Information:

Method of Return:

- Hold for Pick Up
- Email: _____
- Specialty Carrier (Please provide return envelope & prepaid label)
- USPS Mail (standard)

Attention: _____

Street: _____

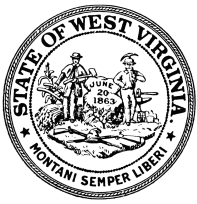
City: _____ State: _____ Zip code: _____

Please Mail Filing to Any Secretary of State Hub Office

WV One Stop Business Center
 13 Kanawha Blvd. W.
 Suite 201
 Charleston, WV 25302

North Central WV Business Hub
 153 West Main Street
 Suite G - Third Floor
 Clarksburg, WV 26301

Eastern Panhandle Business Hub
 229 East Martin Street
 Martinsburg, WV 25401



Secretary of State
Capitol Building Charleston,
WV 25305 Phone: (304)
558-6000 Website:
sos.wv.gov

Next Business Day, 2-Hour, and 1-Hour Expedite Service Guidelines

NEXT BUSINESS DAY EXPEDITE SERVICE

The Secretary of State offers a 24-hour expedite service on most business organization filings processed by this office. If you choose to utilize this service, please enclose with your filing the additional expedite fee. Please note that this expedite fee is in addition to the standard fee charged on each filing and/or order. You must mark the document with your **"24-HOUR EXPEDITE"** request. If using a cover letter, note that you are requesting 24-hour expedited service, and include your telephone number and return information. Each filing will be returned by U.S.P.S. regular mail unless other arrangements are made. This office *does not* fax confirmation of a 24-hour expedite.

The fee for 24-hour handling is \$25.00 in addition to the usual fee for service. Please consult our fee schedules for the appropriate fee. If you require assistance, please contact this office.

Time Constraints: Under most circumstances, each filing submitted receives same day filing date and may be picked up in the office by the end of the same business day. Filings to be mailed the next business day if received by 2:00 pm of receipt date and no later than the 2nd business day if received after 2:00 pm. Expedite period begins when filing or service request is received in this office in acceptable fileable form.

2-HOUR EXPEDITE SERVICE

The Secretary of State offers a 2-hour expedite service on most filings processed by this office. If you choose to utilize the 2-hour expedite service, please enclose with your filing an additional \$250.00 per filing and/or order. Please note that this expedite fee is in addition to the standard fee charged on each filing and/or order. Complete and submit the 2-hour customer order instruction form. If not using our order form, state clearly in your cover letter that you are requesting 2-hour expedited service and include your telephone number and return information. Attach the order form or cover sheet to the *top* of your filing and submit to this office. Each filing will be returned by U.S.P.S. regular mail unless other arrangements are made.

1-HOUR EXPEDITE SERVICE

The Secretary of State offers a 1-hour expedite service on most filings processed by this office. If you choose to utilize the 1-hour expedite service, please enclose with your filing an additional \$500.00 per filing and/or order. Please note that this expedite fee is in addition to the standard fee charged on each filing and/or order. Complete and submit the 1-hour customer order instruction form. If not using our order form, state clearly in your cover letter that you are requesting 1-hour expedited service and include your telephone number and return information. Attach the order form or cover sheet to the *top* of your filing and submit to this office. Each filing will be returned by U.S.P.S. regular mail unless other arrangements are made.

1-Hour and 2-Hour Time Constraints: Each filing submitted for either 1-hour or 2-hour expedite receives same day filing date and will be acknowledged by fax or e-mail within expedite service time. Failure to indicate method of acknowledgment (fax or e-mail) or to provide a correct fax number or e-mail address may prevent the Secretary of State from acknowledging the filing of such documents. Filings may be picked up within the expedite service period. Filings to be mailed will be mailed out no later than the next business day following receipt. Expedite period begins when filing or service request is received in this office in fileable form.

The Secretary of State reserves the right to extend the expedite period in times of extreme volume, staff shortages or equipment malfunction. These extensions are few and will rarely extend more than a few hours.