



Rep Enrollment Basic Training Packet

- Independent Rep Agreement *(Copy to Sponsor)*
- Circle of Success
- Building Your Business is as Easy as 1, 2, 3...
- Prospect/Customer List *(Copy to Sponsor)*
- Prospect Circle of Influence
- The Q Success Plan

*Your sponsoring Rep will complete this packet with you in person or by phone. Please check off each section as you go through it and sign when completed. This will ensure proper training procedures. (New Rep and Sponsoring Rep signature required at bottom of this page after packet review indicating confirmation of training)**

CREDIT INVESTIGATION SERVICE
**INDEPENDENT REP
 AGREEMENT**



**10238 Frankstown Rd
 Pittsburgh, PA 15235
 PHONE (412) 242 2733
 FAX (412) 242 2737**

APPLICANT INFORMATION

Circle one: Mr. Ms. Mrs. PLEASE PRINT CLEARLY OR TYPE & COMPLETE EACH BOX

| | | | | | |
|---|------------------------|----------------|--|-------|----------|
| Last Name (Mandatory) | First Name (Mandatory) | Middle Initial | Home Telephone Number () - | | |
| Company Name (Please enter company name if company is to receive commission) | | | Business Telephone Number () - | | |
| Mailing Address (Mandatory) – <u>P.O. BOXES WILL NOT BE ACCEPTED</u> | | | City | State | Zip Code |
| E-mail Address (Very important, as we communicate with Reps via email) | | | | | |

Please Include Apt. # This will be your shipping address for all correspondence and kits.

APPLICANT ID NUMBER

Please choose one, not both: (SSN or Tax ID)

Social Security Number

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Date of Birth (Mandatory)

| | | |
|-----|-----|-----|
| Mo. | Day | Yr. |
|-----|-----|-----|

The following number will serve as your identification number on all documentation.
 If you are joining as an individual Representative, please fill in your Social Security Number.
 If you are joining as a business, please fill in your Federal Employer's Identification Number.

Fed Tax I.D. Number

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

| | | | | |
|--------------------------------|-----------------------------------|------------|----------------|---------------------------------|
| SPONSOR INFORMATION | Sponsor Last Name | First Name | Middle Initial | CIS ID # (Mandatory) |
| | Telephone Number () - | | | E-mail Address (Very important) |

| | | | | |
|------------------------------------|-----------------------------------|------------|----------------|---------------------------------|
| REP PLACING INFORMATION | Placing Rep Last Name | First Name | Middle Initial | CIS ID # (Mandatory) |
| | Telephone Number () - | | | E-mail Address (Very important) |

| | | | | |
|-------------------------------|---|--|--|--|
| CIS REPRESENTATIVE | Do not pay cash to your Sales Representatives. Make checks payable to CIS only. A \$25.00 handling charge will be added if your check is returned. | | | |
| | FOR OFFICE USE ONLY | | | |

- Sales Representative** – I elect to become a Sales Representative – \$499.00* (*See Item 3 on reverse side.)
- Optional Sales Representative** – I elect to become an Optional Sales Representative – \$99.00

1) What product attracted you to the CIS Opportunity?

- Credit Counseling with Educational Course**

2) What is the primary focus of your CIS Business? (Check one)

- Building a Sales Organization (MLM)**
- Marketing CIS Products & Services**

| |
|--------------|
| Amount Paid |
| Check Number |
| Received Kit |
| Entered By |

Forms Distribution
 White – CIS
 Yellow – Sponsor • Pink – Rep

Pay By Check Personal Check Money Order Cashier's Check

**If Paying By Personal Check, You Must Include
 Driver's License Number**

| | | | | | | | | | | | | | | | | | | | |
|-------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| State | | | | | | | | | | | | | | | | | | | |
|-------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Pay By **Credit Card** **Debit Card**

Visa MasterCard Amex Discover

SIGNATURE

Please review terms on back of this form

Your signature below indicates that you have carefully read this agreement and that you willingly accept all the terms and conditions herein and on the reverse side of this document and also that you have reviewed and understand the CIS' Terms and Conditions and shall abide by same as may be amended from time-to-time. Please initial here _____ and on the back of this form to state you've read all the material.

A participant in this Network Marketing Plan has a right to cancel at any time, regardless of any reason. Cancellation must be in writing and submitted via certified/registered mail with a return receipt to the Company at its principal business address: P.O.BOX 979 Pittsburgh PA 16201. Please see paragraph 20 of the Terms and Conditions of this Agreement for a description of CIS's refund policy.

| | |
|-----------|------|
| Signature | Date |
|-----------|------|

DO NOT PAY CASH TO YOUR SALES REPRESENTATIVE

| | | |
|---|-----------------|-------------------|
| Credit Card Account# | Expiration Date | Card 3 digit ID # |
| Signature | Date | |
| Print Name (As it appears on the card) | | |
| Billing Address (If different than above) | | |
| City | State | Zip Code |

Sponsoring representative states that he/she has reviewed the Applicant's credit card and is satisfied that such credit card is the property of the Applicant. Sponsoring representative agrees to accept and assume full responsibility for any fraudulent transaction concerning use of such credit card, including but not limited to disciplinary action and potential prosecution.

TERMS AND CONDITIONS

1. I am of legal age in the state of my residency. I am (a) an independent contractor, (b) responsible for setting my own business schedule and activities, (c) neither an agent nor employee of Credit Investigation Service and (d) obligated to pay all federal and state self-employment taxes and any and all other taxes and assessments owing to any federal, state, regulatory or taxing agency. I, the Independent contractor will not be treated as an employee for federal or state tax purposes.

2. I acknowledge that (a) this engagement entails the sale of neither a franchise nor a business opportunity, (b) as an CIS Independent Representative (IR), I am neither guaranteed any income nor assured any degree of success, and (c) neither CIS nor my sponsor has made any claim or guaranty of profits or any warranty of expected earnings that might result from my efforts as an IR.

3. I agree that (a) I shall place primary emphasis upon, and shall make, retail-customer sales to non-distributor consumers as a condition of my receipt of commissions, (b) IR-related purchases during the first six months of my distributorship are limited to (i) \$499 in Indiana, Michigan, North Dakota and West Virginia, and (ii) \$299 in Washington State, and (c) regulatory limitations governing permissible IR purchases shall be automatically modified to comply with the exemption requirements prescribed by any other applicable state law regulating business opportunities.

4. I affirm that, absent a corresponding written amendment to this agreement, my status as an IR authorizes me to market, and calls upon me to limit my marketing activities to, (a) goods and services sold by CIS (b) the educational program consulting services and credit-profile-improvement service, as sold by Credit Investigation Service CIS (c) sales of such goods and services to individuals and entities other than educational institutions and labor unions.

5. All presentations of products, services and opportunities shall strictly conform with the following format, and I acknowledge I will be terminated as an IR upon my default hereunder: a. Each customer shall receive a complete presentation of the goods and services offered for sale, before commencing any discussion concerning the customer's interest in becoming an IR. b. At no time shall a prospective customer be told, directly or by inference, that any or all of his or her subscription may be paid for by his or her future earnings through activity as an IR. c. If the prospective customer elects to buy goods or services, the customer application shall be completed before any discussion related to the possible recruitment of the customer as an IR. d. In each presentation of the IR position, the prospect shall be directly informed that, except for admission and renewal fees, no purchase of goods or services, nor any other outlay, is required to become or remain an IR. e. No direct or indirect statement will be made to any person that he or she might earn any particular sum, that sponsorship of other IRs is easy to obtain or retain, or that most IRs succeed.

6. I acknowledge that, to maintain a viable marketing program and to comply with changes in law or economic conditions, CIS may, from time to time, develop and/or modify its policies and procedures, compensation programs and rules and regulations, and such policies, procedures, rules, regulations and programs, and all changes thereto, shall, upon notice to the IR, bind the IR.

7. I understand that no attorney general or other authority ever reviews, endorses or approves any product, subscription, compensation program, or firm, and I will at no time make a contrary claim.

8. I understand that IRs at all levels will be subject to the \$95 annual renewal fee, which will be automatically deducted from their commissions one week after their anniversary date, for certain services provided by CIS. Such services, include but are not limited to, tracking customers, tracking IRs, and providing accounting services. I further understand that (a) a \$25 handling charge will be added if any check is returned to CIS Services@, (b) a \$3 fee will be assessed to process all commission checks, and (c) a \$3 fee for the first page and \$0.25 for each additional page will be charged to process Down line Reports, Customer Reports, Full Genealogy Reports, and Volume Reports.

9. I understand that (a) each IR must make at least one six-point sale every 12 weeks to retain active status, (b) only six points within the same one-week commission period may be used to reactivate IR status, (c) after six months of sales inactivity by an IR, the IR will forfeit all Personal Financial Customer Points (but will keep his or her title and be allowed to rebuild his or her customer point base to achieve Down line Pay from levels 1 through 5 as a standard IR), and (d) after one year of IR inactivity, the inactive Rep will forfeit his or her title and placement as an IR (but the IR may re-sign as a new IR under his or her original sponsor or elect to sign with another sponsor, although prior customers and down line will NOT transfer, and a new IR fee must be paid). Accordingly, an IR may change his or her sponsor only if the IR resigns his or her position with CIS and reapplies at least one year later.

10. Commission paid by the CIS on sales completed by fraud or falsely completed documents will be billed back to the IR and the IR will be put on probation or terminated.

11. I understand that my IR position may be inherited or bequeathed, but cannot be transferred during my lifetime without the consent of CIS, which consent will not be unreasonably withheld.

12. I understand that (a) this agreement will take effect upon its receipt and acceptance by CIS, at its corporate offices in Pittsburgh PA, (b) subscriptions are unavailable in some states, and (c) I must contact the corporate offices of CIS to determine the states in which I may sell subscriptions. A \$25 penalty will apply, if any incomplete paperwork is received by the CIS Group by the IR.

13. I understand that IRs may only use the pre-approved advertisements provided in the provided Unity-in-Advertising manual, and that IRs must receive specific approval of CIS's

corporate office before producing or displaying any infomercial, radio or television ad, or display booth, or any advertising not provided in the Unity in Advertising Manual.

14. In consideration of my being permitted to participate in CIS's network-marketing program and/or to sell the goods and services of CIS, neither I nor any of my employees, owners, affiliates, agents or assigns will use the names, trade names, logos, copyrighted material, trademarks, service marks, or proprietary marks of CIS except in materials provided by CIS or a member of the CIS Group (or approved by them prior to my use thereof). I understand that unauthorized use or duplication of proprietary marks or any copyrighted materials is a violation of this agreement and federal law, and that, if my status as an IR is voluntarily or involuntarily terminated, I will cease use of the materials and intellectual property so provided to me.

15. I acknowledge that all customers solicited on behalf of CIS and members of the CIS Group are customers of CIS or the particular group member company, and, consequently, I agree (a) not to cross-market or recruit any IR for or into another network-marketing company, or (b) during my term as an IR and for one year thereafter, to neither directly nor indirectly (i) divert, entice, call upon, sell or solicit, take away or move any customer of CIS or any member of the CIS Group, or (ii) solicit any other IR or their customers, whether active, inactive, individual or entity, to participate in a network-marketing program offered by any other business or firm, whether or not such network-marketing company offers competing services or products. Violation of this covenant will (i) result in forfeiture of all distributorship rights, including all current and future commissions, bonuses and payments of any kind, and (ii) result in irreparable harm to the aggrieved persons, therefore entitling the aggrieved persons to immediately obtain a temporary restraining order and preliminary injunction from a court of law to enforce the prohibitions contained herein, as well as my access to use of confidential information and other proprietary rights of CIS.

16. I understand that I am responsible for supervising and supporting the IRs I sponsor and those in my commission down line, and I therefore agree to maintain monthly communication in support of my down line representatives through written communication and attendance at IR meetings.

17. I understand that (a) CIS provides each IR with a packet of sales literature (even if the optional sales kit is not purchased), within ten days of receipt of order and clearance of funds (subject to availability of items ordered), and calculation and payment of IR commissions, (b) payment terms on distributor purchases permit checks, money orders or credit cards with order, although no credit purchases or C.O.D.'s may be accepted, and (c) IR commissions are paid according to the CIS Services Compensation Plan, which is appended hereto and incorporated herein by reference. Commissions for Washington State Reps are different. Please review the Compensation Plan for Washington State commissions. Sales must be received in the corporate office in Pittsburgh PA no later than Friday 3:00 p.m. to qualify for the following-week commissions. Weekly commission checks are issued on Friday.

18. I understand that IRs in the same household or business must have the same sponsor, and that IR lists and customer lists are owned by the CIS Group and may not be used for any purpose without the prior written consent of CIS the relevant member of the CIS Group.

19. I agree to indemnify and hold CIS and each member of the CIS Group (and their respective affiliates, agents and employees) harmless from any and all claims, damages and expenses, including attorney fees, arising out of my actions or conduct in violation of this agreement, and, in the event a dispute arises between me and any protected person hereunder, this agreement shall be governed under the laws of the State of Pennsylvania. The parties agree that any claim, dispute or other difference between them shall be brought in the Circuit Court in the County of Armstrong PA, or before Federal District Court in Pittsburgh PA, as applicable.

20. I understand that (a) I may cancel this transaction without penalty or obligation, for a full refund, within 30 days from the date of IR's execution of this agreement, so long as I have not already received a commission (either directly to me or to my upline sponsor), (b) if I cancel after the 30-day period, I will not be entitled to a refund (although this limitation may not be applicable to Georgia residents), (c) if I timely cancel, any payment by me under this agreement will be returned within 30 days following receipt by CIS of my cancellation notice and sales training kit, (d) no refund will be made until CIS has received at its Pittsburgh office all literature and sale aids from me in a reusable and resalable condition, (e) shipping costs on returned items shall be borne by me, and (f) CIS will honor refund policies required by any applicable law.

21. I understand that my purchase of any sales items, marketing materials, literature or order forms from CIS after the initial 30 days shall be final and not subject to a refund, although this limitation may not be applicable to Georgia residents.

22. I understand that (a) CIS may terminate this agreement in the event I breach any term of this agreement, the published policies and procedures of CIS, or other announced rules and regulations of CIS any member of the CIS Group, (b) I must abide by all provisions of this agreement, the policies and procedures and the compensation program, (c) I must operate in a lawful, ethical and moral manner and to make no false or misleading statements regarding CIS, the members of the CIS Group, their respective vendors or their respective agents, (d) during any investigation by CIS with respect to my breach of my foregoing obligations, my distributorship may be suspended by CIS for a period of up to 30 days, (e) any payment that may be owing to me, shall be escrowed during that 30-day investigation period until final resolution, (f) I will be given the opportunity to respond in writing within such 30-day period, and (g) if I fail to respond in writing or such written response is not satisfactory to CIS, my distributorship's rights may be terminated without further receipt of commissions, bonuses or payments of any kind. Please initial _____

10238 Frankstown Rd
Pittsburgh, PA 15235

PHONE(412) 242 2733

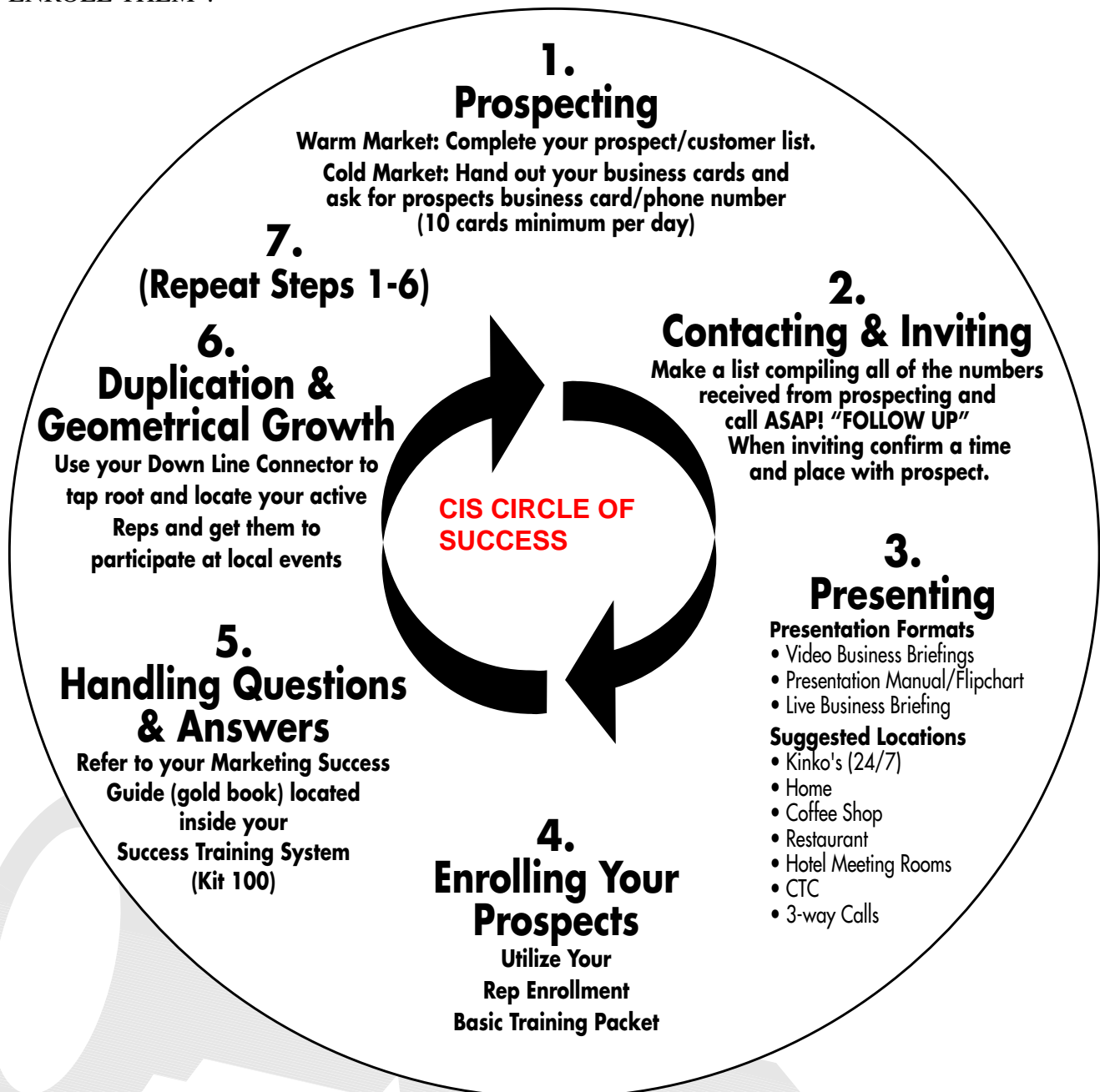
FAX (412) 242 2737

CIRCLE OF SUCCESS



FOLLOW THE CIS CIRCLE OF SUCCESS

The purpose of the "Circle of Success" is to get your prospects to hear or see an effective presentation* and "ENROLL THEM".



* *Conference Calls • Business Briefings • Super Saturdays
Regional Conventions • National Conventions*

"DUPLICATION IS THE KEY TO SUCCESS... PASS IT ON."

BUILDING YOUR BUSINESS IS AS EASY AS 1, 2, 3...

(1). BUSINESS ETIQUETTE

- Dress Well
- Always Carry Your Business Cards
- Always Wear a Smile
- Always Carry sample results with you

(2). LEARN HOW TO PEAK INTEREST

Customer Scripts (Check favorite one)

The best opening lines to prospect your cold market

- “Do you know anyone with credit problems?”
- or -
- “Do you know anyone with less than perfect credit?”
- or -
- “Do you know someone who has been denied credit?”
- or -
- “Are you paying high interest rates due to bad credit?”

Opportunity Recruiting Scripts (Check favorite one)

The best opening lines to prospect your warm market

- “Would you be interested in making some extra money?”
- or -
- “Are you making all the money you need?”
- or -
- “What would you do with an extra \$1000, \$1500 or more per month?”
- or -
- “If the money was right and it fit into your time schedule would you be open to a financial opportunity?”

(3). How A Prospect Will Respond

1. They will be **INTERESTED** -immediately have them sign up as an Independent Representative and/or a customer.
2. They will be **CURIOUS** - invite them to see or hear an effective presentation, 3-way meeting, VBB, or Local Business Briefing) or put them on a 3-way call to get their questions answered.
3. They will be **UNINTERESTED** - ask them if they would like to become a customer or know anyone who would be interested (add them to your prospect/customer list).



PROSPECT/CUSTOMER LIST



SPONSOR _____ PHONE NO. _____ DATE _____

STEP 1: Fill out form in its entirety • STEP 2: Call your easiest people first • STEP 3: Your Sponsor will call the hardest people with you

TOP 3 REASONS YOU JOINED CIS™



Name _____

Name _____

City _____ State _____

City _____ State _____

Phone No. H. _____ B. _____

Phone No. H. _____ B. _____

E-mail _____

E-mail _____

Occupation _____ Appt. Date _____

Occupation _____ Appt. Date _____

Name _____

Name _____

Name _____

City _____ State _____

City _____ State _____

City _____ State _____

Phone No. H. _____ B. _____

Phone No. H. _____ B. _____

Phone No. H. _____ B. _____

E-mail _____

E-mail _____

E-mail _____

Occupation _____ Appt. Date _____

Occupation _____ Appt. Date _____

Occupation _____ Appt. Date _____

Name _____

Name _____

Name _____

City _____ State _____

City _____ State _____

City _____ State _____

Phone No. H. _____ B. _____

Phone No. H. _____ B. _____

Phone No. H. _____ B. _____

E-mail _____

E-mail _____

E-mail _____

Occupation _____ Appt. Date _____

Occupation _____ Appt. Date _____

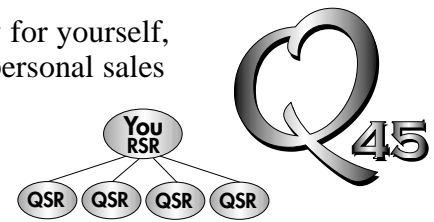
Occupation _____ Appt. Date _____

Your Potential Prospects Can Be Anyone!

- Who is dissatisfied with their job
- Who is unhappy with their income
- Who is concerned about the environment
- Who is money oriented or money motivated
- Who owns their own business
- Who enjoys being around high energy people
- Who quit their job or is out of work
- Who needs extra money
- Your friends
- Your brothers and sisters
- Your parents
- Your cousins
- Your children
- Your aunts and uncles
- Your spouse's relatives
- Who you went to school with
- Who works with you
- Who is retired
- Who works part-time jobs
- Who you like the most
- Who was laid off
- Who bought a new home
- Who answers classified ads
- Who runs personal ads
- Who gave you a business card
- Who works at night
- Who delivers pizza to your home
- Who sells Avon or Mary-Kay
- Who sells Tupperware
- Who wants freedom
- Who likes team sports
- Who is a Fund-raiser
- Who watches television often
- Who works on cars
- Who likes political campaign
- Who are social networkers
- Who are in the military
- Who your friends know
- Your dentist
- Your doctor
- Who will help you
- Who works for the government
- Who is unemployed
- Who attends self-improvement seminars
- Who reads self-help books
- Who reads books on success
- Your children's friends parents
- Who was your boss
- Who has allergies
- Who you've met while on vacation
- Who waits on you at restaurants
- Who cuts your hair
- Who does your nails
- Who does your taxes
- Who works at your bank
- Who is on your holiday card list
- Who is in retail sales
- Who sells real estate
- Who are teachers
- Who services your car
- Who repairs your house
- Who manages your apartments
- Who has children in college
- Who likes to dance
- Who sold you your car
- Who you met at a party
- Who likes to buy things
- Who you've met on a plane
- Who does volunteer work
- Who you like the least
- Who has been in network marketing
- Who needs a new car
- Who wants to go on vacation
- Who works too hard
- Who was injured at work
- Who lives in your neighborhood
- Who is your boss
- Who delivers your mail
- Who calls you at home
- Who calls you at work
- Who delivers your paper
- Who handles your gardening
- Who watches your children
- Who attends your church
- Who you meet on the street
- Who you meet through your friends
- Who tailors your clothes
- Who sells cosmetics
- Who bags your groceries
- Who wants a promotion
- Who is overweight
- Who is health conscious
- Who recycles
- Who buys bottled water
- Who is wealthy
- Who has a lot of friends
- Who exercises regularly
- Who belongs to the Chamber of Commerce
- Who you haven't listed yet
- Think, Who haven't you listed yet?

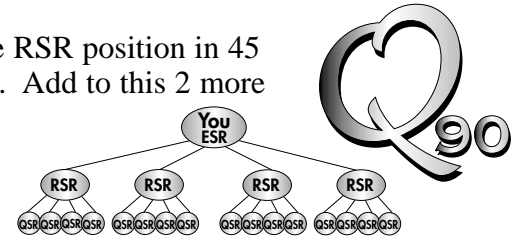
The Q45 success plan – RSR in 45 days

Qualifying yourself as a Q45 will help you to set a winning pace, not only for yourself, but also for your organization. Duplicate yourself four times and make 3 personal sales within 45 days. How do you 'duplicate' yourself? Personally sponsor and help qualify 4 new Representatives. This will allow you to achieve the Q45 Regional Sales Representative (RSR) position.



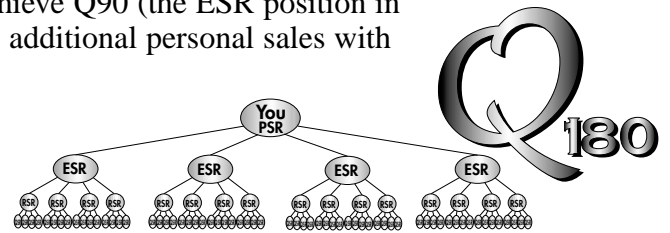
The Q90 success plan – ESR in 90 days

Help your 4 direct Qualified Sales Reps (QSRs) to achieve Q45 (the RSR position in 45 days). This will give you 4 direct RSRs with their associated QSRs. Add to this 2 more personal sales (all within 90 days), and you will have achieved the Q90 Executive Sales Representative (ESR) position.



The Q180 success plan – PSR in 180 days

Help 4 of your direct Regional Sales Reps (RSRs) to achieve Q90 (the ESR position in 90 days). This will give you 4 direct ESRs. Making 10 additional personal sales with this (all within 180 days), will allow you to achieve the Q180 Presidential Representative (PSR) position. To achieve PSR, you must accumulate 300 organizational points.



For further information on the Q45, Q90 & Q180 success plans, please review your CIS Marketing Program Success Guide.

Coming in 2008 CIS Down Line Reporter

The new CIS Down Line Reporter is a web-based business-building and management tool that provides a wealth of useful information to a Rep, including:

- A complete, personalized list of the members of your down line, including their names, addresses, email addresses, phone numbers, and titles
- A complete list of:
 - your customers and their contact information
 - the top producers in your organization
 - the top recruiters in your organization
 - all the new Reps in your organization
 - all the pending inactive Reps in your organization and the date of their last sale
- Power to identify active & inactive Representatives
- How to find contact and upline support information
(Go to your main page and click the upline tab.)



CIS understands the importance of having key information at hand for building, managing, and strategizing your CIS business and down line organization, and the new CIS Down Line Reporter enables each Rep to have all their down line information easily at hand for quick reference and duplication.

The newest and most important feature on this program is the active reps feature that will allow you to access all of your active reps that are currently excited and working their business. Once you have that list you can then sort by city, state, zip code, and title. You can create a active list of all your reps that you can contact and invite to a event that is in their area, or a conference call that is convenient for them. What other way can you manage 100's or 1,000's of reps from a touch of your finger?

“DUPLICATION IS THE KEY TO SUCCESS... PASS IT ON.”