

**13-42-130 Advertising.**

- (1) If a provider whose agreements contemplate that creditors will reduce finance charges or fees for late payment, default, or delinquency advertises debt-management services, it shall disclose, in an easily comprehensible manner, that using a debt-management plan may make it harder for the individual to obtain credit.
- (2) If a provider whose agreements contemplate that creditors will settle for less than the full principal amount of debt that advertises debt-management services, it shall disclose, in an easily comprehensible manner:
  - (a) the information specified in Subsections 13-42-117(4)(e) and (f); and
  - (b) the provider's settlement fee structure, consistent with the limitations of Section 13-42-123.

Amended by Chapter 152, 2012 General Session