



## FACTS

### WHAT DOES MEDCREDIT FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MedCredit Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MedCredit Financial Services share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b> (see affiliates box below)	NO
<b>For our marketing purposes</b> – to offer our products and services to you	NO	NO
<b>For joint marketing with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For nonaffiliates to market to you</b>	NO	NO

#### To limit our sharing

- Call us toll free 1-800-755-0965 or 763-585-8444 – our menu will prompt you through your choice(s)
- Mail the **form** below

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call us toll free 1-800-755-0965 or 763-585-8444

## What We Do

<b>How does MedCredit Financial Services collect my personal information?</b>	<ul style="list-style-type: none"> <li>• open an account</li> <li>• add on to your account</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<p>Your choices will apply to everyone on your account – unless you tell us otherwise.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Account Receivable Services</i></li> <li>• <i>Reliance Recoveries</i></li> <li>• <i>Med Eligible Services</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>None</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>None</i></li> </ul>

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