



AAA Collections, Inc.

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These Terms and Conditions, including, without limitation, the Privacy Notice, represent the entire agreement between you and Company with respect to the subject matter hereof, and supersede any and all prior and contemporaneous written and oral representations, understandings, and agreements, express and implied, and will be governed by and construed in accordance with the laws of the State of South Dakota, without reference to its conflict of law rules; provided, however, that the terms of any applicable law now or hereafter enacted that is based on, derived from, similar to, or connected with the uniform computer information transactions act drafted by the national conference of commissioners on uniform state laws shall not apply except to the extent that the law expressly prohibits alteration by these terms and conditions of the applicability of one or more sections of the law.

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Privacy Notice addresses Company's practices regarding information collected only directly through or from its website - it does not address or govern any information gathering, use, or dissemination practices related to information collected other than directly through or from its website, including, without limitation, from or via telephone, facsimile, postal mail, personal delivery, or other or additional offline means or media.

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Personal information contained in e-mail sent by individuals may be used by Company to answer questions, follow-up on suggestions or complaints, process requests or transactions, or improve the level of service Company provides.

Company may share personally identifiable information obtained on its website with any company or marketing group internal to Company. Except as provided below, Company does not share any personally identifiable information obtained on its website with or sell information obtained on this website to any company or marketing group external to Company. Company may, however, share aggregate information with other persons or entities for purposes determined by Company to be appropriate. In no event shall any disclosure be made where prohibited by applicable law, rule or regulation, including but not limited to the Fair Debt Collection Practices Act, Fair Credit Reporting Act, and Health Insurance Portability and Accountability Act.

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Except as necessary for Company to provide the services, information, or products requested by a website user, or except for the disclosures identified in the preceding paragraph, the user may opt out of having his or her personally identifiable information, which has been voluntarily provided to Company through or from its website, prospectively retained by Company, used by Company for secondary purposes, or disclosed by Company to third parties, by contacting Company via postal mail at the address set out below or at the following e-mail address: clientservices@aaa-coll.com

While Company may undertake efforts to see that another party to which Company shares personal information is under a contractual obligation to use the personal information solely for the purposes for which the information was disclosed by Company, Company exercises no control over such parties and Company is not responsible for their conduct, actions, omissions, or information handling or dissemination practices.

E-mail posted or sent through this website may not be secure against interception by unauthorized individuals. To protect against interception by unauthorized individuals, we will not respond to e-mail requests concerning accounts placed for collection. Therefore, if you are communicating with Company regarding a debt that has been placed for collection with Company., all correspondence regarding that

account should be sent by U.S. Postal Service. Be sure to include your name, your mailing address, the Company account number, creditor name, and creditor account number so that we may process your inquiry and respond promptly. Without complete information, we will be unable to respond to your request. The address for mailing inquiries is: P.O Box 881, Sioux Falls, SD 57101-0881

Company has implemented physical, electronic, and procedural security safeguards to protect against the unauthorized release of or access to personal information. Additionally, to further safeguard this information, our employees are asked to agree to Company's Standards of Conduct and Work Rules as well as Confidentiality Agreements, and are subject to disciplinary action up to and including termination of employment if they fail to follow signed agreements.

Company may change this Privacy Notice at any time. Notice of any new or revised Privacy Notice, as well as the location of the new or revised statement, will be posted on the website for at least 60 days after the change. It is the obligation of users visiting the website before the change to learn of changes to the Privacy Notice since their last visit. Any change to this Privacy Notice shall be effective as to any website user who has visited the website before the change was made.

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We will collect the IP Address for internal security and other proprietary purposes. We will do so even if you have included a Do Not Track request. We do not release this data outside of our corporate environment nor utilize this data other than for internal purposes.

This Privacy Notice applies to A.A.A. Collections, inc.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing with Companies We Own or Control: Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing with Other Companies We Do Business with to Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices, do one of the following:

- **Call us toll free: 1.800.568.4160**
- Or, you may print, complete and send back this form to us at P.O. Box 881, Sioux Falls, SD 57101-0881. (You may want to make a copy for your records.)

Last name (please print): _____

First name: _____

Account number: _____

Street address: _____

City: _____ State: _____ ZIP: _____

Mailing Address (if different than the street address):

City: _____ State: _____ ZIP: _____

Signature: _____ Date: _____