

FACTS

WHAT DOES NATIONAL CREDIT MANAGEMENT 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.
Why?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Credit history • Checking account information • Payment history • Account balance • Income <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 National Credit Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does National Credit Management share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or reports to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	For concerns about your personal information: Call 1-800-627-2300 or go to www.ncmstl.com	

Who We Are	
Who is providing this notice?	National Collection Systems, Inc. which does business as National Credit Management, NCM, National Credit Management Northwest (Oregon only), and/or National Credit Management Mid-South (Tennessee only)
What We Do	
How does National Credit Management protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does National Credit Management collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an Account - Make payments - Give us your income information - Apply for financing <p>We may also collect your personal information from other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p> <p>See below for more on your rights under state law</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>National Credit Management has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>National Credit Management does not share your personal information with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>National Credit Management doesn't jointly market.</i>

Other Important Information

For California Customers: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of information about you with our affiliates to comply with all California privacy Laws that apply to us.

For Massachusetts Customers: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.