



## PRIVACY NOTICE

FACTS	WHAT DOES REAL TIME RESOLUTIONS, INC. ("RTR") DO WITH YOUR PERSONAL INFORMATION?
<b>Why</b>	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.
<b>What</b>	<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"> <li>▪ Social Security Number</li> <li>▪ Account balances, account activity, and payment history</li> <li>▪ Credit history and credit score</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to protect and/or share your information as described in this notice.</p>
<b>How</b>	All financial companies need to share customers' personal information to run their everyday business. In the next section, we list the reasons financial companies can share their customers' personal information, the reasons Real Time Resolutions, Inc. chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does RTR 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	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 877-469-7325 or go to <a href="http://www.realtimeresolutions.com/privacy-policy/">www.realtimeresolutions.com/privacy-policy/</a>
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<b>Who we are</b>	
Who is providing this notice?	Real Time Resolutions, Inc.



## PRIVACY NOTICE

What we do	
How does Real Time Resolutions, Inc. 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 Real Time Resolutions, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Have your account transferred to Real Time Resolutions, Inc.</li> <li>▪ Pay your bills</li> <li>▪ Give us your contact information</li> <li>▪ Discuss your account with us</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to only limit:</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>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
<p><b>Vermont Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p>	
<p><b>California Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	