



## 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <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> When you are <i>no longer</i> our customer, we continue to protect and/or share your information as described in this notice.
<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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	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	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call us at (877) 469-7325 to let us know you received your Privacy Statement and <i>want to limit your sharing</i></li> <li>• Visit us at <a href="http://www.realtimeresolutions.com/customer-contact/">www.realtimeresolutions.com/customer-contact/</a>. Fill out this web form to let us know you received your Privacy Statement and <i>want to limit your sharing</i></li> </ul> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. We continue to share and/or protect your information (as described in this notice) even when you are <i>no longer</i> our customer. However, you can contact us at any time to limit our sharing.</p>
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<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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Who we are	
Who is providing this notice?	Real Time Resolutions, Inc.

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>▪ Provide employment 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates can include financial institutions and consumer services companies.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include consumer lenders, mortgage companies, mortgage originators, and debt settlement companies.</li> </ul>
Joint Marketing	<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>• Real Time Resolutions, Inc. reserves the right to jointly market with financial services companies.</li> </ul>

Other important information	
<p><b>Vermont Residents:</b> This notice is required by Vermont state law. If you exercise your right to opt out, 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> This notice is required by California state law. If you exercise your right to opt out, 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>	