

Privacy Policy

The Following is Avanta Recovery Services, LLC dba AVANTA Privacy Notice explaining how we collect, use and protect your information. Please read the entire Privacy Notice, including any supplements, by simply scrolling through the document.

PRIVACY NOTICE - EFFECTIVE APRIL 2007.

PRIVACY NOTICE - ONLINE SUPPLEMENT

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Privacy Notice

Avanta Recovery Services, LLC ("Avanta") is committed to respecting the individual rights of our customers. In accordance with the Gramm-Leach-Bliley Act, we are sending you this annual notice to inform you of how we may use information about your account.

Why We Collect Customer Information:

We collect customer information to identify you, confirm facts about you, deliver financial products and services to you, and help us assess requests for financial products and services.

Customer Information We Collect:

We get customer information from a variety of sources, such as:

- Information we receive from you on applications and other forms including name, address, social security number, assets, and income.
- Information about your transactions with us, such as account balances and payment history.
- Information obtained when verifying the information you provide on an application or other forms, such as current or past employers, or from other institutions where you conduct financial transactions.
- Information we receive from consumer reporting agencies such as creditworthiness and credit history.
- Information obtained from non-affiliated third parties about your transactions with them.

Except as otherwise indicated, AVANTA uses the personally identifiable information ("**Personal Information**") you provide: (a) to communicate with you and to assist you with any questions you have about the Site; (b) to cooperate with government officials or

parties in litigation under process of law, or as otherwise required by law; (c) to protect the security or integrity of the Site; (d) to protect against a threat to safety or destruction of property; and/or (e) to protect against legal liability. In all cases, however, AVANTA agents, employees and licensors who have access to Personal Information are required to protect this information in a manner that is consistent with this Privacy Policy. AVANTA will not use the Personal Information, except as set forth herein, without your permission; provided, however, AVANTA shall own all such Personal Information and maintain copies of such as part of its records.

AVANTA may use the Personal Information that it collects to offer you other products or services that AVANTA believes may be of interest to you. AVANTA also may make its mailing list available to companies whose products and services might interest you. If you do not wish to receive any such information or to allow AVANTA the right to use your Personal Information as described in this paragraph, please complete the Opt - Out Notice contained in the Privacy Notice below. The Aggregate Data and Personal Information may be transferred, distributed or sold as part of AVANTA or its assets.

If you are a customer of AVANTA, further details about the information we collect and how it may be disclosed is contained in our Privacy Notice below.

We May Share Non-Public Personal Information About You With the Following Types of Affiliates and Non-Affiliated Third Parties:

- Non-affiliated financial service providers, such as mortgage bankers, credit card issuers, insurance companies, and insurance agents
- Non-affiliated non-financial companies, such as manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, and publishers.
- Avanta's affiliated companies, which is a group of companies related to us by common control or ownership.
- We may share the same kinds of information as described above about our former customers with the same types of affiliates and third parties as described above.

How We Educate Our Employees on Their Role in Protecting Your Privacy

Avanta takes customer privacy seriously. We restrict access to protected information to those employees who need to know that information in order to provide service to you or to process your transactions with us. Listed below are some of the ways we educate our employees on their responsibility for ensuring your information is protected:

- The policy and procedure used by employees addresses the issue of the customer's right to financial privacy and the consequences for not complying with Company policy.

- Customer confidentiality is part of the Company's code of ethics and is published in our Personnel policy and procedure.

Privacy Notice - Online Supplement

This section describes Avanta's practices regarding information we receive about you during visits to this web site. The amount and type of information we receive depends on how you use this site. Please take a few minutes to read our privacy notice so you may understand how your personal information is used and the measures we take to protect your personal information.

Normal Web Site Usage: ([Top](#))

You can visit our web site to read product, investment, and company information, or use our on-line tools without revealing any personal information. The only information we collect and store during normal web site usage is the name of your Internet service provider, the web site you last visited, the pages you request, the date and time of those requests and the number of visits you made to our website.

We use this information to generate statistics and measure website activity in order to improve the usefulness of customer visits to our website. This same information may be shared with third parties in order to provide these services or to analyze, store, or aggregate the information. It may also be shared with other third parties, working with us to improve the services of Avanta or our website.

On-Line Collection of Personally Identifiable Information: ([Top](#))

In the course of using the Site, AVANTA may ask you for your name, e-mail address, postal address, and other information to conduct business with you. AVANTA also may collect certain non-personally identifiable information when you visit many of our Web pages such as the type of browser you are using (e.g., Netscape Navigator, Internet Explorer), the type of operating system you are using, (e.g., Windows '98 or Mac OS), the domain name of your Internet service provider (e.g., America Online, Earthlink), aggregate data about the number of visits to the Site and/or aggregate data about the pages visited.

Please note that Avanta's website may provide links to third party sites not controlled by Avanta. We suggest that you check the specific Privacy Notices of any site before providing any personally identifiable information.

Electronic Mail Sent to Us That Contains Personal Information: ([Top](#))

Internet users may decide to send Avanta personally identifying information, for example, in an electronic mail message containing information about your Avanta account. Avanta will only use this information to identify the user as an Avanta customer and to determine how to respond to the electronic mail. We will use this

information for the purpose identified in the email message and to enhance our understanding of you in order to improve our services to you.

Avanta's Internet Services: ([Top](#))

To use Avanta's Internet services, such as My Account access, Electronic Funds Transfer or Enrollment, and or Paynearme services we require a certain amount of personally identifying information (e.g., name, Social Security number, account number and other applicable information) we can use to verify you as a Avanta customer. We use this to identify and access data in the existing relationship we have with you in order to provide you with the requested services. We request email addresses as an alternate means of contacting you. Providing your email address is optional, except when you request an Internet delivered service, then it is necessary for us to have your email address in order to honor your request. We may also use this information to enhance our understanding of you and improve our services.

What Are Cookies? ([Top](#))

A "cookie" is a small line of text that is stored within your browser when you visit a cookie-enabled website. As you browse the Web, cookie-enabled sites will send cookies to your browser, along with pages. Your browser probably has options that will let you control whether the browser accepts cookies, rejects cookies, or notifies you each time a cookie is sent to you.

If your browser is set to reject cookies, cookie-enabled websites will not recognize you when you return. This provides you with anonymity, but it also makes it very difficult to offer you customized services. It is also less secure than using cookies, because all of your specific data must be sent to the website each time you view a page. Accepting cookies means your private data can stay at the Web server, and the only information transmitted over the Internet is your ID cookie.

If your browser is set to accept cookies, any cookies that are sent to your browser are stored in your computer for a period of time. There are a few different types of cookies. A "session" cookie is stored only in your computer's working memory (RAM) and only lasts for your browsing session. When you close all of your browser's windows, or when you shut down your computer, the session cookie disappears forever. A "permanent" cookie is stored on your computer's hard drive until a specified date, which could be tomorrow, next week, or 10 years from now. Permanent cookies stay on your computer until either a) they expire, b) they are overwritten with newer cookies, c) you manually remove them.

We use permanent cookies to supply visitors to our site with a customized experience. These cookies do not involve personally identifiable information. We also use session cookies to customize your experience during a session, to aid in your navigation and use of the site, to develop generic web site metrics and other similar uses.

Questions? ([Top](#))

Our privacy practices are designed to provide a high level of protection for your personal information and our systems. If you have any questions or comments about Avanta's Online Privacy Practices, you can contact us via E-mail:
finance@avantaservice.com

Changes: ([Top](#))

Avanta may change this Privacy Policy at any time, consistent with the terms set forth in the Terms and Conditions including by posting the changed or amended Privacy Policy on the Site. Your continued viewing of or use of the Site following the posting of any changes to this Privacy Policy will signify your assent to any such changes or amendments.