

FACTS**WHAT DOES FREEDOM DEBT RELIEF, LLC ("FREEDOM") 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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, credit score, credit card or other debts
- Name, contact information, account balances and transaction history
- Income and employment information

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 Freedom chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Freedom 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 report to credit bureaus

Yes

No

For our marketing purposes—

to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes—

information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes—

information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

Yes

Yes

To limit our sharing

Call 800-655-6303 or email us at support@freedomdebtrelief.com

Please note:

If you are a new customer, for those types of information where you have a right to limit our sharing, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **800-655-6303** or go to www.freedomdebtrelief.com

Who we are	
Who is providing this notice?	Freedom Debt Relief, LLC "(Freedom")
What we do	
How does Freedom 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 Freedom collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Fill out an application or provide lead information • Open an account or give us your income information • Provide account information or provide employment information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates or 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>
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. <i>Our affiliates include:</i></p> <ul style="list-style-type: none"> • <i>Freedom Financial Asset Management, LLC, d/b/a Consolidation Plus and FreedomPlus, Bills.com, LLC, and Lendage, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with include direct marketing companies, service providers, insurance companies, financial companies, and broker/dealers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include: financial institutions, lead generators, and marketing and sales organizations.</p>
Other important information	
See the following page for important state-specific disclosures.	

FOR NEVADA RESIDENTS: We are providing you this notice pursuant to state law. You may be placed on our internal “do not call” list by calling 800-655-6303 or emailing your request to support@freedomdebtrelief.com. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. – Suite 3900, Las Vegas, NV 89101; 702- 486-3132 – BCPINFO@ag.state.nv.us.

FOR VERMONT RESIDENTS: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent but we may share information about our transactions or experiences with you with our affiliates without your consent.

FOR MONTANA RESIDENTS: In accordance with Montana law, we will not disclose your name or personal information to anyone other than your enrolled creditors or our agents, affiliates, or contractors.

FOR CALIFORNIA RESIDENTS: In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. You may also have additional rights to limit the disclosure of your personal information under the California Consumer Protection Act (“CCPA”). See below for your right to limit our sharing among our affiliates.

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 (Affiliates): Unless you opt out we may share personal and financial information about you with our 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 to you.

Time Sensitive Reply

You may make your privacy choice(s) at any time. 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:

- (1) Call this toll-free number: 800-655-6303
- (2) Email us at support@freedomdebtrelief.com

