



Kentucky Privacy Notice

(Please keep for your records.)

Century Support Services, LLC (sometimes referred to as "CSS") is dedicated to protecting your privacy and providing you with the highest level of service. This Policy explains what CSS does to keep information about you private and secure. This Policy covers only information that you provide to CSS or that it obtains about you from companies that you have chosen to do business with. Please read this Policy carefully and contact us if you have any questions.

Personal Information We Collect

The personal information that we collect about you comes from the following sources:

- Information we receive from you, such as your name, address, and telephone number, or other information that you provide to us over the phone or in documents or applications,
- Information about your transactions, such as your account balances with your creditors, payment histories, account activity, and all other information that may be contained in your credit card statements or other reports relating to your debt, and
- Information we receive from consumer reporting agencies and other sources, such as your credit bureau reports, collection agency reports or other communications, and other information relating to your payment histories, creditworthiness, annual income, or ability to satisfy your obligations.

Parties to Whom We Disclose Information: We may use and share your financial and credit information with CSS's affiliates, and business partners to identify and prescreen you for peripheral programs that we believe may benefit you. We may also disclose such information in order to affect or carry out any transaction that you have requested of us or as necessary to complete our contractual obligations with you. We may also share your information with service providers that perform business operations for us, companies that act on our behalf to market our services, or others only as permitted or required by law, such as to protect against fraud or in response to a subpoena. We may also share your information with third parties such as lenders or credit issuers that we let you know about and only when permitted by applicable state law. We may also share or transfer your information in the event we transfer or sell your account or our business assets to another provider. Otherwise, we do not share, transfer, or otherwise disclose your nonpublic personal information to any company or individual unless it is directly related to carrying out the services you have requested of us.

By carrying out those services, we may disclose your information, as we see fit and as permitted by law, to your creditors, credit card companies, collection agencies, banks, and other entities and individuals specifically necessary to effect, administer and perform our services.

How We Protect Your Information

We train our employees to protect all customer information. We maintain physical, electronic and procedural controls that comply with government standards. We authorize our employees, agents and contractors to get information about you only when they need it to do their work with us. We do not share your information with any companies unrelated to the specific services we are obligated to provide to you.

This Policy is provided on an annual basis and applies to current and former consumer customers. If you have any questions, please contact customer service at info@centuryss.com or call 1-888-913-8784.

Opt Out Rights (to limit our sharing)

If you do not want your Nonpublic Personal Information disclosed to affiliated or nonaffiliated third parties, you may "opt out of those disclosures, meaning that you may tell us not to make those disclosures (other than disclosures that are permitted by law even if you opt out). If you opt out, we will not disclose this information to such third parties to independently market products or services to you, but we may include their offers in routine communications that we send to you in connection with servicing your business relationship with us.

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date that we send 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.

To opt out, contact us via telephone or e-mail. An opt-out election by you or others who maintain a relationship with CSS will be effective for all persons that your relationship relates to. Once you opt out, there is no need to do so again for the same business relationship. **Questions?** You may also want to visit our website at www.centuryss.com or give us a call at 1-888-913-8784 if you need additional information.

Information For Vermont, California, Montana and Nevada Customers:

In response to a Vermont regulation, we automatically treat accounts with Vermont billing addresses as if you requested that CSS not share your information with nonaffiliated third parties, and that we limit the information we share with CSS affiliates. And if we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transaction and experiences with you.

In response to a California law, residents of the State of California may request a list of all third-parties to which we have disclosed certain information during the preceding year for those third-parties' direct marketing purposes. If you are a California resident and want such a list, please contact us at Century Support Services, Privacy Policy, 2000 Commerce Loop, Suite 2111, North Huntington, PA 15642. For all requests, you must put the statement "California Shine the Light Privacy Request" in the body of your request, as well as your name, street address, city, state, and zip code. Please note that we are not responsible for requests that are not labeled or sent properly, or that do not have complete information.

In response to Montana law, we will not disclose to anyone your name or personal information other than to your own creditor's or CSS's agents, affiliates, or contractors.

In response to Nevada law, we are providing you this notice. You may be placed on our internal Do Not Call List by following the directions set forth above. 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; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.