

ADDENDUM I: YOUR BILLING RIGHTS SUMMARY

This addendum tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us at CareBlue PracticeAdvance, LLC, 700 N Valley Street, Suite B, PMB 18498, Anaheim, CA 92801-3824. In your letter, give us the following information: Your name and account number, the dollar amount of the suspected error, and a description of what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter. When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

After we finish our investigation, one of two things will happen:

If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount. If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all or the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit account, and you have tried in good faith to correct the problem with the provider, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit account for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: CareBlue PracticeAdvance, LLC, 700 N Valley Street, Suite B, PMB 18498, Anaheim, CA 92801-3824.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

ADDENDUM II: PRIVACY POLICY

This addendum tells you about your rights to privacy and options to manage sharing of information.

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.

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 and income
- Account balances and payment history
- Credit history and credit scores

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

Reasons we can share your personal information:

- 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
- For our marketing purposes- to offer our products and services to you
- For joint marketing with other financial companies
- For our affiliates' everyday business purposes- information about your transactions and experiences
- For our affiliates' everyday business purposes- information about your creditworthiness
- For our affiliates to market to you
- For non-affiliates to market to you

To limit our sharing:

Please write to us at CareBlue PracticeAdvance, LLC, 700 N Valley Street, Suite B, PMB 18498, Anaheim, CA 92801-3824, and state that you would like us to limit the sharing of your personal information. Within 10 business days of receipt, the information required by law will be kept private.

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

How does CareBlue 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 CareBlue collect my personal information?

We collect your personal information, for example, when you

- Open an account or give us your contact information
- Provide account information or pay your bills
- Use your credit account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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. Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with a CareBlue or the BlueCredit name; financial companies such as CareBlue PracticeAdvance, LLC; and nonfinancial companies, such as IT Mobility, Inc.

Non-affiliates. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include direct marketing companies and the providers who accept the CareBlue Credit Account.

Joint marketing. A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies, credit data companies and other financial services organizations.

Other important information. We follow state law if state law provides you with additional privacy protections. For instance, if (and while) your billing address is in Vermont, we will treat your account as if you had exercised the opt-out choice described above and you do not need to contact us to opt out. If you move from Vermont and you wish to restrict us from sharing information about you as provided in this notice, you must then contact us to exercise your opt-out choice.

Please keep in mind that, as permitted by federal law, we share information about you with providers that accept the CareBlue Credit Account and program sponsors in connection with maintaining and servicing the CareBlue credit programs, including for providers that accept the CareBlue Credit Account and program sponsors to market to you. If you opt out of sharing with non-affiliates, your opt out will not prohibit us from sharing your information with providers that accept CareBlue Credit Accounts and program sponsors.

The above notice applies only to the CareBlue Credit Accounts covered by the attached CareBlue Credit Account Agreement and does not apply to any other accounts you have with us. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law.

For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <http://www.ftc.gov/idtheft>.