

## TRADELINE USER AGREEMENT

**PARTIES.** This agreement is between Credit Services US, LLC (hereinafter “Company”) and the undersigned client (hereinafter “Client”). By signing this agreement, Client certifies that he/she is at least 18 years of age, that the information he/she has provided to Company is true and complete, that he/she is legally authorized to enter into this agreement and authorize the actions of Company as set forth herein, and that he/she will not use any of the products of Company or any information provided by Company for any unlawful or deceptive purpose.

**DEFINITION OF TRADELINE.** The term “tradeline” refers to the line-item for a credit account on a credit bureau report. As used throughout this agreement the term refers to a line of revolving credit, such as a credit card, which forms the basis of the credit bureau report. Client will be added as an "Authorized User" onto the purchased line of credit, resulting in the tradeline also appearing on Client's credit bureau report.

**TRADELINE PRODUCT.** Company agrees to use its best efforts to perform all functions necessary to have Client added as an "Authorized User" to the tradelines he/she selected to report to his/her credit report by the last day in the advertised Reporting Period. It is understood and agreed by both parties that Client will maintain “Authorized User” status on those tradelines for two (2) billing/posting cycles for each tradeline after being added thereto, after which he/she will be removed therefrom. Accordingly, it is the understanding and intent of the parties that Client will receive two consecutive postings of each tradeline to his/her credit bureau report and this “Authorized User” status shall be reported by two (2) or more credit bureaus. The parties further understand and agree that Client will only be added to tradelines with the full advance knowledge, consent, and participation of the primary account holder of the account to which that tradeline pertains. Company shall coordinate with the primary account holder of the account(s) (“Company Credit Sponsors”) to ensure the Client is added as an authorized user. While Company does not have direct control over such, Company Credit Sponsors are expected to maintain low balances on their accounts (15% or less of the total credit limit) while a client is an active authorized user and they are expected to keep their accounts in good standing with on time payments. Highest balance may report on the tradeline as a historic factor, which may be above 15% of the credit line, and Client understands this is entirely separate from the current utilization. Tradelines in which Client has been added to may exhibit historical disputed or similar comments. Client understands and accepts the absence of late payments is presumed to be proof of on-time payments as it relates to any given tradeline.

**FEES.** Client agrees to pay the non-refundable fee specified on the selected tradelines for purchase during checkout. Client understands and agrees that this fee is to be paid in full prior to the delivery of tradeline product. Client understands and agrees that the tradeline order will not be processed until Company has received the entire fee, and that all fee payments received are to be considered earned upon receipt and non-refundable, unless a non-posting or non-performance by Company occurs. Client further agrees that in the event any method of payment is returned or declined for any reason, Company may remove that Client from any tradeline to which that Client has been added and cancel the order.

**ABSENCE OF GUARANTEE OR SERVICES PROVIDED.** Client understands and agrees that Company cannot, and does not, make any predictions, promises, guarantees, warranties or assurances of any kind with regard to the result or effect of its product on Client's credit score or other component of credit worthiness. **Company does not make any claims as to the improvement of the Client's credit rating or the removal or correction of any items (derogatory or otherwise) appearing on the Client's credit report(s).** Client understands that by using Company's website platform and products, the Client's credit rating may in fact decline.

**WARRANTIES.** **THERE ARE NO OTHER WARRANTIES EXPRESS OR IMPLIED.** No other promise, other than what is stated paragraph: **PROOF OF NON-PERFORMANCE / NON-POSTING FOR REFUND OR EXCHANGE**, has been made to the client, and the client specifically agrees that no additional promises, representations, or express and/or implied

**warranties other than those terms spelled out in this Agreement were made with respect to the services to be rendered or outcome to be achieved.**

PROOF OF NON-PERFORMANCE / NON-POSTING FOR REFUND OR EXCHANGE. The parties acknowledge and agree that non-postings may occur and, in this event, we offer a “money back guarantee” and not an “absolute guarantee” of a tradeline posting. Therefore, in the event Client’s authorized user status has not posted to two (2) of the credit bureaus in accordance with the “TRADELINE PRODUCT” clause above within the reporting period, and the Client has not requested they be removed from a given tradeline, Company shall per the Client’s choice either provide a full refund of the Client’s fees or an exchange for another tradeline. Company will be obligated to provide the Client with the refund or exchange within fifteen (15) days of the date it receives written proof from the Client of Company’s non-performance, provided such written proof is received by Company via email within twenty one (21) days of the date by which Client’s tradeline should have been reported by as set forth in the “TRADELINE PRODUCT” clause above. The instructions and procedure to report proof of non-performance for a full refund or exchange are as follows:

If the reporting period has passed and your tradeline still has not reported, please create a CreditKarma.com account and confirm the following:

1. Confirm that your credit report has been updated after the last date within the reporting period.
2. Confirm that the tradeline is not being reported on both TransUnion and Equifax. (If it is being reported on 1 of the bureaus listed on Credit Karma but not the other, please see additional instructions below.)

If you are able to confirm both of these points above, then you may request a refund or exchange on the given tradeline. Additionally, Company reserves the right to issue only a refund in certain circumstances and reserves the right to choose to not process any future orders for any reason.

All refund or exchange requests must be in writing. **Our customer service phone line does not process refunds, exchanges, or have full access to your order information.** Please email [MyCreditServiceUS@gmail.com](mailto:MyCreditServiceUS@gmail.com) with the following information:

1. Your Name
2. The Card ID for the tradeline you are requesting a refund on. (The format of the Card ID looks like 1234)
3. Provide your username and password for your Credit Karma account. If your creditkarma.com account does show the tradeline posted to at least 1 bureau (either TransUnion or Equifax), we will need to look at your Experian data in order to prove that it did not report to at least 2 bureaus. Should that occur, Company will notify you of such and request you provide a current copy of your Experian credit report to be obtained by you from [Experian.com](http://Experian.com).
4. Whether you prefer to receive a refund or an exchange

As an alternative to Credit Karma, you may also submit updated .pdf credit reports for the bureaus you are reporting a non-posting for, or full reports downloaded from AnnualCreditReport.com. Your submission must include the entire credit report. We may also accept updated credit reports downloaded from myFICO.com or directly from each credit bureau's website, certain tri-merge credit reports such as ones used in a mortgage credit pull. We do not accept screenshots.

Our refund department will confirm this information within three (3) business days and once confirmed, Company will issue a refund or exchange on that tradeline within four (4) business days in addition to the time it may take to complete the fund transfer. The Client should receive the refund within fifteen business (15) days. The refund department is closed on weekends.

Client agrees, understands, and certifies that they must remove any credit freezes, and / or fraud alerts from each of the three major bureaus in order for a tradeline to post. Also, Client understands that if they have engaged in any credit sweeps, have ever had any derogatory accounts with any of the banks they are buying a tradeline from, including 90 day

or more late payments, collections, or charge offs due to bankruptcy, in any of these events, the tradeline likely will not post. Also, Client understands that they must have an up to date address that can be verified within the bank's verification systems, as well as the credit bureaus, and all information must be completely accurate with no misspellings or typos. **If Client breaches any of these requirements, a non-posting may occur and Company is not obligated to issue a refund or exchange due to Client's breach of this agreement.**

**AUTHORIZATION/USE OF PERSONAL INFORMATION.** Client hereby grants to Company full authority to use his/her information for the sole purpose of adding him/her to the selected tradeline. In furtherance thereof, Client authorizes Company to perform any and all acts necessary to accomplish the goals of this agreement and agrees to execute any and all documents necessary to facilitate Company's performance hereunder, including but not limited to any power of attorney or letter of authorization. Client further authorizes Company to verify and validate through a professional third-party verification service of Company's choice all information provided from the client including but not limited to driver's license information, social security number, date of birth, full legal name, address, phone number, and any other information provided to Company. If Client does not provide Company with any documents it may request from Client within 48 hours, Client's order may be cancelled.

**USE OF FALSE OR UNAUTHORIZED INFORMATION/CONTACTING LENDER.** Client agrees that he/she will not use, provide, or submit to Company, any alternate Social Security Number (SSN), Credit Protection Number (CPN), Employer Identification Number (EIN), Taxpayer Identification Number (TIN), or any information that is false, fraudulent, illegal or unauthorized. Client agrees not to contact any lending institution wherein Client has been added as an authorized user, absent express written consent to do so from the account owner. Upon the discovery of such false, fraudulent, illegal, or unauthorized information, Company shall have the absolute right to terminate this agreement and remove the Client from any tradelines to which he/she has been added by Company and contact law enforcement authorities as necessary. Client agrees that in that event, any and all fees, costs and other money and funds of any kind paid to Company shall not be refunded to Client. It is further understood and agreed that if the Client provides any false, illegal or fraudulent information as described above, and Company sustains damages as a result, then Company's damages are not to be limited to the fees or costs the Client has made to Company in furtherance of this Agreement. In such circumstances Company does not waive its ability to collect any and all damages to which it may be entitled under law or equity.

**ASSUMPTION OF RISK.** Client understands and agrees that there exists an inherent risk in providing his/her personal information to Company, and Company in turn providing that personal information to Company Credit Sponsors on Client's behalf. Additionally, Client understands there are risks to being associated with someone else's tradelines as an Authorized User. **Client understands that the Credit Sponsor's lenders/credit card issuers may initiate fraud investigations regarding the addition of any authorized users to Credit Sponsor's accounts and that claims of bank fraud may be brought against the Client by virtue of having been added as an authorized user to any of the Credit Sponsor's accounts. Typically, it is the bank's fraud department who looks into and deals with what they may perceive as "unusual" or "frequent" authorized user activity.** Client further understands that the possibility of the Credit Sponsor's defaulting on their tradeline, the possibility of the Credit Sponsors over utilizing their spending on their account by owing more than 15% of their total credit limit, and the possibility for the tradeline being closed exists. In any of these scenarios, Company shall issue the Client a full refund or exchange and Company shall be subject to the limitations on liability as set forth in the Limited Liability clause of this agreement.

**INDEMNIFICATION.** Client shall fully indemnify, hold harmless and defend Company and its directors, officers, employees, agents, stockholders, representatives and affiliates from and against any and all claims, actions, suits, demands, damages, liabilities, obligations, losses, settlements, judgments, costs and expenses including but not limited to attorney's fees and costs, whether or not a third party claim, which arise out of, result from, or in any way relate to any breach of this agreement or of any legal duty owed to Company, any misrepresentation made to Company, or the providing of any false, fraudulent, illegal or unauthorized information to Company.

**DISCLAIMER.** Client understands and agrees that any and all products offered by Company are intended to comply with all municipal, state and federal laws, statutes, ordinances, rules and regulations of every kind that may be applicable to

the products provided by Company. Client understands that Company does not condone the use of its products and services for any unlawful, fraudulent, dishonest, deceptive, unethical, or otherwise harmful activity of any kind. Client agrees that any products he/she receives from Company will be used only for lawful purposes, and that any unlawful, fraudulent, dishonest, unethical or otherwise harmful activity of any kind shall constitute an immediate material breach of this agreement, and that in any such event Company shall have the absolute right to terminate this agreement and remove the Client from any tradelines to which he/she has been added by Company. Client agrees that in that event, any and all fees, costs and other money and funds of any kind paid to Company shall not be refunded to Client, but shall be retained by Company. Client further understands and agrees that Company reserves the absolute right to cooperate fully with any investigation that may be conducted by any municipal, state, federal or other law enforcement or governmental regulatory agency, and to comply with any subpoena or other order issued by any court of competent jurisdiction or other governmental regulatory agency. Client further agrees to indemnify Company for any fines or other penalties of any kind that Company may incur as a result of Client's failure or refusal to cooperate with any such investigation.

**LIMITATION OF LIABILITY.** Client agrees that any liability on the part of Company for any damage of any kind that may result from any alleged breach of any part of this agreement or any other act or omission alleged on the part of Company, whether in contract, tort or otherwise, shall be limited to the amount of any fees actually paid by Client to Company under this agreement. Client further agrees that Company shall not be liable for the acts or omissions of any third party, including but not limited to our credit Sponsor's, without regard to whether that third party claims to be, or is in fact, acting on behalf of, at the direction of, or pursuant to any instructions or information provided by Company.

**NON-DISPARAGEMENT.** Parties agree and covenant that they will not at any time, directly or indirectly, make, publish or communicate to any person or entity or in any public forum any defamatory or disparaging remarks, comments, or statements concerning each Party or its businesses, or any of its employees, officers, shareholders, members, and advisors. This Section does not, in any way, restrict or impede Parties from exercising protected rights to the extent that such rights cannot be waived by agreement or from complying with any applicable law or regulation or a valid order of a court of competent jurisdiction or an authorized government agency, provided that such compliance does not exceed that required by the law, regulation, or order. Parties shall promptly provide written notice of any such order to the other Party. The Parties agree and covenant that they shall cause its officers, directors, employees, shareholders, members, and advisors to refrain from making any defamatory or disparaging remarks, comments, or statements concerning the Parties or their businesses to any third parties.

**LIMITATION OF ACTIONS.** Client agrees that no action, proceeding or litigation arising out of, with respect to, or in any way related to this agreement may be brought against Company more than six (6) months after the first date upon which the basis of that action could have reasonably been discovered through the exercise of due diligence.

**GOVERNING LAW.** This Agreement and the rights of the parties hereunder shall be governed by and construed in accordance with the laws of the State of Florida, exclusive of conflict or choice of law rules.

The parties acknowledge that this Agreement is evidence of a transaction involving interstate commerce. Notwithstanding the provision in the preceding paragraph with respect to applicable substantive law, any arbitration conducted pursuant to this Agreement shall be governed by the Federal Arbitration Act (9 U.S.C., Secs. 1-16).

Both Parties to this Agreement waive their right to bring or to participate in class proceedings against one another.

**DISPUTE RESOLUTION.** THE FOLLOWING PROVISIONS RESTRICT AND ELIMINATE YOUR RIGHTS TO SUE IN COURT AND HAVE A JURY TRIAL FOR DISPUTES ARISING UNDER THESE TERMS AND CONDITIONS.

**BY ACCEPTING THESE TERMS AND CONDITIONS YOU ARE SIGNIFYING YOUR UNDERSTANDING THAT YOU WILL NOT HAVE THE RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL FOR ANY DISPUTES ARISING UNDER THESE TERMS AND CONDITIONS.**

**INFORMAL NEGOTIATIONS.** To expedite resolution and control the cost of any dispute, claim or controversy arising out of or relating to this Agreement or the breach, termination, enforcement, interpretation or validity thereof, including the determination of the scope or applicability of these Dispute Resolution provisions (each a “Dispute” and collectively, the “Disputes”) brought by either you or us (individually, a “Party” and collectively, the “Parties”), the Parties shall attempt in good faith to resolve any Dispute promptly by negotiation between persons who have authority to settle the controversy. Any Party may give the other Party written notice of any dispute not resolved in the normal course of business. Within fifteen (15) days after delivery of the notice, the receiving Party shall submit to the other a written response. The notice and response shall include with reasonable particularity (a) a statement of each Party’s position and a summary of arguments supporting that position, and (b) the name and title of the person who will represent that Party (“Representative”) and of any other person who will accompany such Representative. Within thirty (30) days after delivery of the notice, the Representatives of both Parties shall meet at a mutually acceptable time and place.

Unless otherwise agreed in writing by the negotiating parties, the above-described negotiation shall end at the close of the first meeting of Representatives described above (“First Meeting”). Such closure shall not preclude continuing or later negotiations, if desired.

All offers, promises, conduct and statements, whether oral or written, made in the course of the negotiation by any of the Parties, their Representatives, agents, employees, experts and attorneys are confidential, privileged and inadmissible for any purpose, including impeachment, in arbitration or other proceeding involving the Parties, provided that evidence that is otherwise admissible or discoverable shall not be rendered inadmissible or non-discoverable as a result of its use in the negotiation.

At no time prior to the First Meeting shall either Party initiate an arbitration or litigation related to this Agreement except to pursue a provisional remedy that is authorized by law or by the JAMS Comprehensive Arbitration Rules and Procedures or by agreement of the Parties. However, this limitation is inapplicable to a Party if the other Party refuses to comply with the above requirements.

All applicable statutes of limitation and defenses based upon the passage of time, including under this Agreement, shall be tolled while the procedures specified above regarding negotiations are pending and for fifteen (15) calendar days thereafter. The Parties will take such action, if any, required to effectuate such tolling.

**BINDING ARBITRATION.** If the Parties are unable to resolve a Dispute through negotiations, the Dispute shall be determined by binding arbitration in Miami-Dade County, State of Florida, United States of America, before one (1) arbitrator. The arbitration shall be administered by JAMS pursuant to its Comprehensive Arbitration Rules and Procedures (“Rules”), which can be found at <https://www.jamsadr.com>. The language to be used on the arbitration proceeding shall be English. Judgment on the arbitration award (“Award”) may be entered in any court having jurisdiction.

The arbitrator shall be appointed by JAMS in accordance with the Rules. The arbitrator must be a retired judge from the Superior Court, or similar, of Florida – County of Miami-Dade or a lawyer with ten (10) years of active practice in commercial law.

The Parties shall maintain the confidential nature of the arbitration proceeding and the Award, including the arbitration proceedings and hearing, except as may be necessary to prepare for or conduct the arbitration hearing on the merits, or except as may be necessary in connection with a court application for a preliminary remedy, a judicial challenge to an Award or its enforcement, or unless otherwise required by law or judicial decision.

In no event shall any Dispute brought by either Party related in any way to the Site be commenced more than one (1) year after the cause of action arose. If this provision is found to be illegal or unenforceable, then the Dispute shall still be subject to arbitration as provided for under these Terms and Conditions.

The Parties hereby consent to, and waive all defenses of lack of personal jurisdiction, and forum non conveniens with respect to the venue and jurisdiction of the arbitration.

**ARBITRATION AWARD AND FEES AND COSTS.** In any arbitration arising out of or related to this Agreement, the arbitrator: (i) may not award any incidental, indirect or consequential damages, including damages for lost profits; and (ii) may not and is not empowered to award punitive or exemplary damages, except where permitted by statute, and the Parties waive any right to recover such damages.

In any arbitration arising out of or related to this Agreement, the arbitrator shall award to the prevailing Party, if any, the costs and attorneys' fees reasonably incurred by the prevailing Party in connection with the arbitration.

If the arbitrator determines a Party to be the prevailing Party under circumstances where the prevailing Party won on some but not all of the claims and counterclaims, the arbitrator may award the prevailing Party an appropriate percentage of the costs and attorneys' fees reasonably incurred by the prevailing Party in connection with the arbitration.

**EXCLUSIONS FROM ARBITRATION.** Notwithstanding the foregoing, the Parties may litigate in court to compel arbitration, stay proceedings pending arbitration, or to confirm, modify, vacate, or enter judgment on the Award entered by the arbitrator. Any such action shall be commenced or prosecuted in the state and federal courts located in Miami-Dade County, Florida, and the Parties hereby consent to, and waive all defenses of lack of personal jurisdiction, and forum non conveniens with respect to venue and jurisdiction in such state and federal courts.

**ATTORNEY'S FEES AND COSTS.** The parties agree that if any action, proceeding or litigation is brought to enforce the terms of this agreement, or to otherwise resolve any disagreement or dispute arising under or with respect to this agreement, the non-prevailing party will pay any and all attorney's fees, costs and expenses incurred by the prevailing party in prosecuting or defending that action.

**NON-WAIVER.** It is understood and agreed that a waiver of any provision herein shall not be deemed a waiver of any other provision herein, nor shall waiver of any breach of this agreement be construed as a continuing waiver of other breaches of the same or other provisions of this agreement. Neither failure nor delay on the part of any party to exercise any right, remedy, power or privilege hereunder, nor course of dealing between the parties, shall operate as a waiver thereof or of the exercise of any other right, remedy, power or privilege.

**SEVERABILITY.** It is understood and agreed that if any part of this agreement is deemed to be invalid or unenforceable for any reason, the remainder of this agreement shall be severed from that part and shall continue in full force and effect.

**FORCE MAJUERE.** In the event of interruption of Company's business in whole or in part by reason of fire, flood, wind, storm, earthquake, war, strike, embargo, pandemic, epidemic, acts of God, governmental action, or any cause beyond Company's control, Company shall have the option of cancelling or extending terms of this Agreement by verbal or written notification to Client.

**ENTIRE AGREEMENT.** It is understood and agreed that this document sets forth the entire agreement and understanding of the parties, and supersedes all other verbal or written agreements made prior to or concurrent with this agreement.

**MODIFICATION.** Neither this Agreement nor any of the terms of this Agreement, nor any covenant or condition contained in this Agreement may be terminated, amended, supplemented, waived, or modified orally, but only by an

instrument in writing signed by the party against which the enforcement of the termination, amendment, supplement, waiver, or modification shall be sought. Any written amendment duly executed by the parties to this Agreement shall be binding notwithstanding the absence of any consideration, therefore.

**TRADELINE ORDER.** Client authorizes and directs Company to add him/her to the following tradelines being purchased.

**NOTICES.** All notices, requests, demands, and other communications required by this Agreement shall be in writing and shall be emailed and/or mailed by first class letter, as follows, or to such other address as a party may designate to the other in writing. Juan Lopez, 17880 S Dixie Hwy, Miami, FL 33157, is Company's principal business agent in the State of Florida authorized to receive service of process.

I HEREBY CERTIFY THAT I HAVE READ THE FORGOING AND THAT I UNDERSTAND AND AGREE WITH EACH OF THE TERMS SET FORTH ABOVE AND IN THE DISCLAIMER.

**CLIENT:** \_\_\_\_\_ (Printed Name)

By: \_\_\_\_\_  
Signature Date

**CREDIT SERVICES US, LLC:**

By: \_\_\_\_\_  
Signature Date

**DIGITAL SIGNATURES:** In 2000, the U.S. Electronic Signatures in Global and National Commerce (ESIGN) Act established electronic records and signatures as legally binding, having the same legal effects as traditional paper documents and handwritten signatures. Read more at the FTC web site: <http://www.ftc.gov/os/2001/06/esign7.htm>

## PRIVACY POLICY of CREDIT SERVICES US, LLC

### WHAT DOES CREDIT SERVICES US, LLC 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.**

1. The types of personal information we collect and share depend on the product you have with us. This information can include: Specific product needs, Social Security Numbers, Credit Profile, Address & Payment Information.
2. All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your info	Do we share your info?	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, we may share your info with necessary parties to help facilitate the products and services that you have contracted for.	No.
For our marketing purposes— to offer our products and services to you.	We may share your information with vendors that assist us in offering various opportunities to you.	Yes, you can opt out of receiving any marketing from us for any products other than the products you have contracted for.
For joint marketing with other financial companies.	We may share your information with other financial and non-financial entities.	Yes, you can opt out of any non-essential sharing with third parties.
For our affiliates' everyday business purposes— information about your transactions and experiences.	Yes, we may share your info with affiliated parties to help facilitate your goals.	Yes, you can opt out of any non-essential sharing with third parties.

**To limit our sharing of information or for ANY Questions: Call us at (786) 731-8493.**

Please note if you are a new customer we can begin sharing your information 5 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 Credit Services US, LLC 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, encrypted storage of all personal information, data security and breach protocols and secured files and buildings. All employees are trained and monitored on privacy and security protocols, we monitor all offices with cameras, and protect them with monitored alarm systems, we additionally destroy all physical documents after they are no longer needed, and keep electronic copies of them in a secure encrypted environment.

### ***How do we collect your personal information?***

We collect your personal information from any and all interactions that you have on our websites, web portals, email communications, telephonic communications, mail services and face to face interactions.

### ***Information for Vermont, California and Nevada Customers:***

In response to a Vermont regulation, we automatically treat customers with Vermont billing addresses as if they requested us not to share your information with nonaffiliated third parties, and that we limit the information we share with any affiliates. 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, we will automatically treat individuals with a California billing addresses as if they had requested us not to share their information with nonaffiliated third parties except as permitted by the applicable California law. We will also limit the sharing of information about you with our affiliates to comply with California privacy laws that apply to us. 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 Credit Services US, LLC, 17880 S Dixie Hwy, Miami, FL 33157 or contact us at the telephone number listed above. In response to Nevada law, we are providing you this notice. You may be placed on our internal Do Not Call List by contacting us at the address 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; e-mail: BCPINFO@ag.state.nv.us.

### ***Why can't I limit all sharing?***

Although federal law does not require us to, we give you the right to limit any sharing that is not directly needed to facilitate our contracted services and or delivery of contracted products.

### ***What happens when I limit my sharing for an account I hold jointly with someone else?***

We limit sharing for both individuals to ensure protection of your wishes.

### ***Definitions:***

**Affiliates:** Companies related by common ownership or control. They can be financial and non-financial companies.

**Non-Affiliates** Companies not related by common ownership or control. They can be financial and non-financial companies.

**Joint Marketing:** A formal agreement between non-affiliated financial companies that together market financial products or services to you.