Ater the CREDIT RX AMERICA LLC SERVICE AGREEMENT

You (the "Client" or “you”) have contracted Credit RX America LLC., a Wyoming Limited Liability Corporation Headquartered in Wyoming, ("CRA, “us,” or “we”) and CRA has agreed to take action, as specified herein, and as deemed appropriate, to achieve this goal. And will provide services pursuant to the terms herein.

This (“Agreement”) is dated and effective upon the date that the Client accepts the terms herein via electronic signature as recorded electronically by CRA. The term of this agreement is 6 months from the agreement date, and will automatically renew without a written notice from client canceling automatic renewal prior to the date of the original 6 month term expiration (Under Missouri law Statute RSMo 407.642.1(3) the maximum term of an agreement is one hundred eighty days, therefore in order to continue services for Missouri clients Missouri clients will have to re-sign our contract after 180 days).
CRA does not charge you in advance for any work performed.

1. CRA's Scope of Services and Costs:

CRA's services include assisting you in disputing inaccuracies, misstatements or unverifiable information and other incorrect information reported on your credit reports. CRA does not charge in advance for any credit repair services. CRA, will not remove any derogatory information (defined as accurate information appearing on a Client’s credit report). Nor will Company assist Client on improving Client’s credit rating or record.

Pursuant to the terms of this Service Agreement, CRA shall provide the following services:

IMPORTANT – All prices are per item and per bureau. A removal of ANY item from ANY bureau counts as ONE (1) removal. The deletion of an account from all three credit bureaus counts as THREE (3) deletions.

Pay for Results Plan:

Fee of $99.00 per (Standard) item updated or deleted from each credit (bureau) file (or $89.00 if you sign up with your spouse and work on their credit at the same time as yours). Standard items include: Inaccurate Collections, Charge-offs, Repossessions, Medical Bills, Late Pays, Foreclosures, Bankruptcies, and Judgments. To receive the spouse discount, you must remain current on your payments with us. If you do not pay your invoice upon receipt of the invoice you will lose your discount on the late invoice and on all future invoices. EXCLUDES INQUIRIES.

Optional Credit Services (INQUIRY DELETION SERVICES):

Optional Disputing Credit Inquiries on your Credit Report: Fee of $50 for each Inquiry (per credit bureau) from each credit reporting agency. Payment due to CRA upon the removal of each inquiry.

# of items chosen by you to delete	X $50.00 Each Inquiry per credit bureau	= An estimate of Total Cost

Discounts that may be applied: 1) Active military service personnel discount in the amount of 10% (with presentation of valid active duty military ID) off all billed services listed above. To receive the spouse discount, you must remain current on your payments with us. If you do not pay your invoice upon receipt of the invoice you will lose your discount on the late invoice and on all future invoices. If you, the Client, seek additional services not contained in the Program you selected, a separate agreement may be required.

2. No Outcome Guarantee and Estimated Length of Time

As the particular issues involved in each individual case vary from case to case, **we cannot guarantee a specific outcome or accurately predict how long it will take**. Completion time can be reduced or extended based upon the promptness of the client to forward necessary information and upon the number and circumstances of the issues being disputed on the individual's credit report. Based upon the initial term of this agreement your completion date will be **the date of your electronic signature of this agreement (contract).**

3. Cost for Services

The total amount charged to you will depend on how many items on your credit report(s) you choose to have us correct or have investigated. **CRA charges you only after an item is deleted/corrected**. Based upon what you have told us about your credit situation it is estimated that the total charge for your services can be calculated by using the following chart:

# of items chosen by you to delete	X $99.00 (or $89.00 with spouse discount applied)	= An estimate of Total Cost

Please understand that this **is an estimate only** and based on the types of services CRA will provide to you, CRA is unable to give you a fixed amount that you will pay CRA upon the conclusion of CRA’s services.

This payment covers all of the work fully and completely rendered as described in Paragraph 1, CRA's Scope of Services, section titled "pay for results" and "Optional credit services" are due at the completion of each deletion/correction or Optional service completed.

4. Terms for Payment

You grant CRA permission to collect fees as they become due unless you terminate this Agreement within 5 days. You may be charged a $25 fee if your payment to CRA for the services it has rendered to you is not honored. Additionally, you grant CRA permission to collect any past due fees after termination of the Agreement. You agree to pay CRA for all services performed consistent with this Agreement upon receipt of our invoice(s). All payments are due upon receipt of invoice following each deletion. All payments shall be made by debit card, credit card or other means agreeable to CRA consistent with the terms of this Agreement. In the event of late payment of default, you authorize CRA to use all lawful collection methods, including calling through the use of an automated dialer system and sending account to third party collections. You are responsible for attorney’s fees and costs incurred by CRA in all collections activities.

5. Cancellation Policy (After the statutory cancellation period)

After your 5 day cancellation rights have expired and our work has begun on your behalf You may cancel this Agreement at any time with 60 day notice (60 day or 2 cycles of credit monitoring updates whichever is longer), for any reason or no reason, by providing notification to CRA. You will owe fees for items successfully removed through the end of the (60 day or 2 cycles of credit monitoring updates whichever is longer) cancellation period. To cancel this Agreement, you may mail or deliver a signed, dated notice stating your desire to cancel this Agreement, including your name, or any other written notice, to CRA at St 75 E 3rd Ste 7 . Cheyenne WY 82001. In the alternative, you can cancel this contract by sending an email stating your name, address, phone number, birthdate, and desire to cancel this transaction to joe@creditrxamerica.com You can also complete the Cancellation Notice (if within the 5 day statutory cancellation period) at the end of this agreement and return it via mail, or email.

After the five (5) day statutory cancellation period has expired and services have begun, you may cancel this Agreement at any time by giving at least sixty (60) days' written notice (or 2 cycles of credit-monitoring updates, whichever is longer). You will be responsible for payment of any fees for completed deletions/updates through the end of that notice period.

If you fail to follow this cancellation process after services have begun, CRA may incur administrative and operational costs. In such cases, CRA reserves the right to assess a reasonable administrative fee of up to $250, not to exceed our actual costs directly associated with your early cancellation. This administrative fee, if applied, will be documented and invoiced separately in addition to any fees for services already performed.

CRA has the right to discontinue services and/or terminate this Agreement without prior notice if the Client defaults under this Agreement.

6. Refund Policy

See the attached notice of cancellation form for an explanation of this right. To request a refund, simply mail a refund request, or email a refund request to info@creditrxamerica.com . There will be no refunds for completed corrections or deletions.

7. Electronic Signature/Limited Power of Attorney

By checking the box on our application form that states: "I UNDERSTAND BY CHECKING THIS BOX AND PROVIDING MY SOCIAL SECURITY NUMBER, I CERTIFY THAT I AM AT LEAST 18 YEARS OF AGE, ACKNOWLEDGE THAT I HAVE RECEIVED AND READ THE LEGAL DISCLOSURES, FEDERAL DISCLOSURE, STATE DISCLOSURE, AND SERVICES AGREEMENT, AND GIVE MY ELECTRONIC SIGNATURE AND LIMITED POWER OF ATTORNEY FOR CREDIT RX AMERICA, ETAL TO PERFORM WORK ON MY BEHALF" you are representing and agreeing that you accept all terms and conditions as if you had physically provided your signature.

LIMITED POWER OF ATTORNEY

The Limited Power of Attorney provided with this agreement gives CRA the permission to

represent you in accordance with this Agreement. Please sign and return it to CRA.

You may cancel your electronic authorization and your Limited Power of Attorney at anytime by sending CRA an e-mail stating that you retract your electronic authorization. Without this electronic authorization and Limited Power of Attorney, CRA is unable to provide services to you, and canceling it will terminate this Agreement.

8. Client Obligations and Acknowledgements

a) You agree to assist CRA in obtaining tri-merge (three bureau) credit reports by obtaining and maintaining at your cost a "credit monitoring service" which provides 3 bureau credit reports with refreshing and updated credit reports no later than every 30 days through a provider that is acceptable to CRA and provide access to CRA access to that account through the entire credit repair process. If your credit monitoring service is canceled, downgraded, or access is denied, and you do not restore it within 7 days after CRA's notice, CRA will be entitled to issue a final invoice for all deletions achieved and work performed to that date. If CRA cannot determine results due to your failure to maintain monitoring, you agree to pay a Verification Cost Recovery Fee of up to $250, representing the estimated labor and resources already invested in preparing, sending, and tracking dispute correspondence. This fee is not a penalty, but a good-faith estimate of costs incurred when CRA is prevented from confirming work already completed. This damage fee is in addition to any other fees owed to CRA for services rendered. You also agree to provide a copy of your driver's license, social security card, and a recent utility bill showing the correct address and the personal information needed for our process with refreshed and updated credit reports no later than every 30 days through a provider that is acceptable to CRA and provide CRA access to that account through the entire credit repair process. You also will provide a copy of your driver's license, social security card, and a recent Utility bill showing the correct address and the personal identification needed for our process and the credit bureaus.

b) You agree to cooperate with CRA in the review of your credit history and the identification of inaccurate or questionable items on your credit report.

c) You agree to pay CRA a fee of $99.00 per item updated or deleted from your credit file (or $89.00 if you sign up with your spouse). In accordance with paragraph 1 above.

d) You agree to pay CRA a fee of $50.00 per (inquiry) deletes from your credit file in accordance with paragraph 1 above.

e) If option is taken: You agree to pay CRA a fee for Identity Protection-Credit Freeze: Fee of $50 for each Identity and each credit reporting agency. Payment due to CRA upon CRA preparation and mailing the request for credit freeze(s) to CRA(s).

f) If option is taken: You agree to pay CRA a fee for Disputing Credit Inquiries on your Credit Report: Fee of $50 for each Inquiry and each credit reporting agency. Payment due to CRA upon the correction/removal of each inquiry.

g) You agree to grant CRA permission to withdraw the specified fees from your credit card or bank account.

h)IMPORTANT: **You agree to provide CRA with legible copies of all correspondence you receive from the creditors and credit bureaus promptly, within 7 days of their receipt.**

i) You agree to promptly notify CRA of any change of your name, address and/or marital status.

j) You understand that CRA is expending labor, materials and funds in order to work on your credit file and that CRA is relying on your prompt furnishing of ALL correspondence received by you from either the creditors or credit bureaus, promptly upon being received by you and within 7 days. You further understand and agree that failure to provide legible copies of all correspondence you receive from the creditors and credit bureaus damages CRA and that CRA will use available credit information to establish what items have been corrected or removed from your credit file and will charge you for those items, and you agree to pay for those items, the fees agreed upon by Client and CRA.

k) Client understands that it is their right to execute similar disputes on their own behalf, but has willfully elected to allow CRA to perform the services for the fees agreed upon by Client and CRA.

l) For the duration of the contract CRA will systematically prepare and mail dispute letters as needed to the credit bureaus, collection agencies and creditors subject to you providing us with collection letters within thirty days of the date you receive them from the collector.

m) The Client understands that all information provided to CRA must be true and accurate to the best of the Client's knowledge. Client agrees to provide CRA with any and all information, in a timely manner, needed to facilitate the services to be provided to the Client. The Client authorizes CRA, its employees and agents to prepare all necessary correspondence, either written or electronic, relating to CRA's services and to submit to CRA any additional information legally required or necessary to support those services. The Client agrees to forward immediately to CRA all correspondence from the credit bureaus, creditors or others relating to services provided by CRA. The Client agrees to print or save a copy of this Agreement to retain with your personal records. Client agrees to make copies of any documents provided to CRA to retain with your personal records. CRA may not return documents forwarded by you. Client understands that CRA is not a law firm and does not offer legal advice. Should you need legal advice CRA instructs you to consult with an attorney licensed to practice law in the state you reside.

9. How we'll resolve disputes between us

In the event of any disagreement, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, conscionability or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, we'll try to resolve it by talking with each other. If we can't resolve it that way, WE BOTH AGREE, TO THE FULLEST EXTENT PERMITTED BY LAW, TO USE ARBITRATION, NOT LAWSUITS shall be determined by arbitration in Laramie County, Wyoming or in the

county in which the consumer resides, in accordance with the Laws of the State of Wyoming for agreements to be made in and to be performed in Wyoming. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (not attorney's fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. Binding Arbitration means that both parties give up the right to a trial by a jury. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination.

10. Applicable Law and Jurisdiction

This Agreement is made in Laramie County, State of Wyoming, United States of America. This Agreement shall be governed by and construed in accordance with the laws of the state of Wyoming, without regard to conflicts of laws provisions. Sole and exclusive jurisdiction for any action or proceeding arising out of or related to this Agreement, including application and/or interpretation of the arbitration provision, or CRA's services shall be an appropriate state of federal court located in Laramie County in the state of Wyoming, as allowed by law.

For Missouri clients: This Agreement is made in the clients City, County and State of Missouri of residence. This Agreement shall be governed by and construed in accordance with the laws of the state of Missouri, without regard to conflicts of laws provisions. Sole and exclusive jurisdiction for any action or proceeding arising out of or related to this Agreement, including application and/or interpretation of the arbitration provision, or CRA's services shall be an appropriate state or federal court located in Missouri.

11. Joinder and Class Action

No dispute concerning this Agreement or CRA's services to be resolved by binding arbitration or by any court may be joined with another lawsuit or other proceeding involving a dispute or any other person or entity, or resolved on a class-wide basis.

12. Severability

In the event that any part of or all of any one or more of the provisions contained in this Agreement shall for any reason be held to be invalid, illegal or unenforceable in any respect by a court of competent jurisdiction, including binding arbitration, such invalidity, illegality or unenforceability shall not affect any other part of or all of any provision hereof, and this Agreement shall be construed as if such invalid, illegal or unenforceable part or all of the provision or provisions had never been contained herein.

13. Entire Agreement

This Agreement represents the entire agreement of the parties hereto with respect to the subject matter hereof, and supersedes any and all prior agreements with respect thereto. This Agreement shall not be amended or modified, except in writing signed by each of the parties hereto.

14. Contacting CRA

Our principal business address is as follows:
Credit RX America LLC
75 E 3rd St Ste 7
Cheyenne WY 82001

15. Transacting Business Electronically and Consent to be Contacted

Client agrees, unless specifically requested otherwise, that by entering into transactions with Company, Client affirms consent to receive, in an electronic format, all information, copies of agreements and correspondence from Company and to also send information in an electronic format unless previously agreed upon in writing with Company. Client consents and agrees that Company may provide all disclosures, periodic statements, notices, receipts, modifications, amendments, and all other evidence of transactions electronically. All electronic communications will be deemed to be valid and authentic, and Client intends and agrees that those electronic communications will be given the same legal affect as written and signed paper communications. Client has a right to receive a paper copy of any of these electronic records if

applicable law specifically requires us to provide such documentation. Client's consent may be withdrawn at anytime upon Company's receipt of such withdrawal. However Client's withdrawal of Client's consent to conduct business electronically can only occur if applicable law specifically requires Company to provide a paper copy of electronic documents. Withdrawal of consent will slow the speed at which Company can complete certain steps in transactions with Client and delivering services to Client. To inform us that Client either withdraws Client's consent to receive future notices and disclosures in electronic format, would like to receive paper copies, or to update your information Client may send to: Credit RX America LLC, of 75 E 3rd St Ste 7
Cheyenne WY 82001**.** Client acknowledges and agrees that the internet is considered inherently insecure. Therefore, Client agrees that Company has no liability to Client whatsoever for any loss, claim, or damages arising or in any way related to Company's responses to any electronic communication, upon which Company has in good faith relied. At all times, Client maintains the sole obligation to ensure they can receive Company's electronic communications, and access them on a regular and diligent basis.

Client also agrees to be contacted by telephone on Client's landline and/or cell phone by Company irrespective of whether the Client's telephone number appears on any state of federal "Do Not Call" lists. Client further agrees that Company may use a computerized dialing system to contact Client via telephone or SMS text and Client may use a pre-recorded message when contacting Client via telephone or SMS text. Client understands that his or her consent to be contacted does not require Client to purchase any goods or services from Company. To inform Company that Client either withdraws Client's consent to receive communications from Company as described directly above, or to update Client's information, Client may send such request to: Credit RX America LLC, of 75 E 3rd St Ste 7, Cheyenne WY 82001, or otherwise call the Company. This clause shall survive the termination/conclusion of this Agreement.

16. Authorization to Obtain Credit Report:

Client authorizes Credit Rx America LLC to obtain Client's credit report and/or score from TransUnion, Equifax, and Experian.

17. Non-Profit Credit Counseling Services Notification

Consumers should be aware that non-profit credit counseling services are available which provide a range of financial and money management services. Additional information is available at the Federal Trade Commission website.

18. Electronic Signature/Acceptance of Agreement

The Client agrees that his or her digital signature is equivalent to a handwritten signature as provided in The Federal ESign Act. By checking the box that you, the Client, have read and agree to the terms of this Agreement, you are submitting your acceptance to the terms herein electronically as if you had physically signed the Agreement

You, the buyer, may cancel this contract without penalty or obligation at any time before midnight of the 5th day after the date on which you signed the contract. Company will not perform any credit repair services on behalf of the Client before the end of the fifth business day period beginning on the date the contract is signed. See the attached notice of cancellation form for an explanation of this right

COMMONWELATH OF VIRGINIA CLIENTS ONLY

Credit Rx America LLC has obtained a bond from: Hudson Insurance Company 1035 Greenwood Blvd Suite 265 Lake Mary FL 32746

The bond is in the amount of $10,000. The bond is in favor of the Commonwealth of Virginia for the benefit of any person who is damaged by a violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes. A person who wishes to file a claim against the bond for a violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes may commence legal action against Credit Rx America LLC with the Department of Agriculture and Consumer Services. The surety may be liable only for actual damages and not for punitive damages. The aggregate liability of the surety to all persons damaged by Credit Rx America LLC violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes may not exceed the amount of the bond.

To give notice within the State of Virginia our registered agent address is:

Credit RX America LLC
4445 Corporation Ln.
STE 264
Virginia Beach, VA 23462

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COMMONWELATH OF VIRGINIA CLIENTS ONLY

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The bond is in the amount of $10,000. The bond is in favor of the Commonwealth of Virginia for the benefit of any person who is damaged by a violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes. A person who wishes to file a claim against the bond for a violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes may commence legal action against Credit Rx America LLC with the Department of Agriculture and Consumer Services. The surety may be liable only for actual damages and not for punitive damages. The aggregate liability of the surety to all persons damaged by Credit Rx America LLC violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes may not exceed the amount of the bond.

To give notice within the State of Virginia our registered agent address is:

Credit RX America LLC
4445 Corporation Ln.
STE 264
Virginia Beach, VA 23462

Separate Notice of Cancellation Form
(Pursuant to Federal and State Statutes):

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 5 days from the date the contract is signed.

If you cancel any payment made by you under this contract, it will be returned within 10 days following receipt by the credit service organization of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to:

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Credit RX America LLC
75 E 3rd St Ste 7
Cheyenne WY 82001

I hereby cancel this transaction effective

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(Client's signature)

You may send this notification by email to info@creditrxamerica.com.

Separate Notice of Cancellation Form
(Pursuant to Federal and State Statutes):

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 5 days from the date the contract is signed.

If you cancel any payment made by you under this contract, it will be returned within 10 days following receipt by the credit service organization of your cancellation notice.

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Credit RX America LLC
75 E 3rd St Ste 7
Cheyenne WY 82001

I hereby cancel this transaction effective

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(Client's signature)

You may send this notification by email to info@creditrxamerica.com.

Notice of Cancellation Form (Pursuant Commonwealth of Virginia VCSBA):

NOTICE OF CANCELLATION

NOTICE OF CANCELLATION – YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALITY OR OBLIGATION, AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE THE CONTRACT IS SIGNED. IF YOU CANCEL., ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT WILL BE RETURNED WITHIN TEN DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE. TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR IN ANY OTHER WRITTEN NOTICE., TO

Credit RX America LLC
4445 Corporation Ln.
STE 264
Virginia Beach, VA 23462

I hereby cancel this transaction effective

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(Client's signature)

You may send this notification by email to info@creditrxamerica.com.

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Credit RX America LLC
4445 Corporation Ln.
STE 264
Virginia Beach, VA 23462

I hereby cancel this transaction effective

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(Client's signature)

You may send this notification by email to info@creditrxamerica.com.

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any 'credit repair' company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate.

The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public

Reference Branch

Federal Trade

Commission

Washington, D.C.

20580

PRIVACY POLICY of CREDIT RX AMERICA LLC

WHAT DOES CREDIT RX AMERICA 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 or service you have with us. This information can include: Specific product or service 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 chooses 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 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 share your info 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 or service you have contracted for.
For joint marketing with other financial companies	We occasionally share 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 share your info with affiliated parties to help facilitate your goals	Yes, you can opt out of any non-essential sharing with third parties.

For our affiliates' everyday business purposes— information about your creditworthiness	Yes, we 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 888-882-1961

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 Rx America, 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, we portals, email communications, telephonic communications, mail services and face to face interactions.

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.