

Terms of Use and Legal Disclosures

The following terms and conditions ("Terms and Conditions") govern your use of the World Wide Web Site located at <http://www.cbccreditmp.com> (this "website"). By accessing, viewing, or using the content, material, or services available on or through this website, you indicate that you have read and understand these Terms and Conditions, and that you agree to them and intend to be legally bound by them. If you do not agree to these Terms and Conditions, you are not granted permission to use this website and must exit immediately.

These Terms and Conditions may be changed at any time. Notice of any new or revised Terms and Conditions, as well as the location of the new or revised Terms and Conditions, will be posted on the website for at least 60 days after the change. It is the obligation of users visiting the website before the change to learn of changes to the Terms and Conditions since their last visit. Any change to these Terms and Conditions shall be effective as to any visitor who has visited the website before the change was made.

This website has been prepared solely for the purpose of providing information about CBC Credit Services, Inc. ("Company"), and the products and services offered by the company and its operating subsidiaries and affiliates. Without limiting the generality of anything else, Company makes no commitment, and disclaims any duty, to update this website or any of the information obtained through this website, and it shall not be responsible for any errors or omissions in the website. Company reserves the right to add, modify or delete any information on this website at any time, with or without notice.

Copyright and Other Proprietary Information:

Website text, graphics, design, selection and arrangement copyright © CBC Credit Services, Inc. All rights reserved. Company also owns a copyright in the website as a collective work and/or compilation. Permission is granted to download and print materials from this website only for the purpose of viewing, reading, and retaining for reference the materials for personal, non-commercial purposes. Any other copying, distribution, or modification of or preparation of derivative works based upon, or any framing, capturing, harvesting, or collection of, or creating of hypertext or other links or connections to, this website or any materials on this site, whether in electronic or hard copy form, without the express prior written permission of Company is strictly prohibited. Removing or altering any copyright notice or any other proprietary notice on any website materials is strictly prohibited.

All names, trademarks, service marks, symbols, slogans, and logos appearing on the website are proprietary to Company or its licensors. Use or misuse of these trademarks is expressly prohibited and may violate federal and state trademark law.

Company welcomes your feedback and suggestions about how to improve our products, information, and services and this website. By transmitting any suggestions, information, data, material, or other content (collectively, "Submissions") to Company, you automatically grant Company the royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, redistribute, transmit, perform and display any or all of such Submissions (in whole or part) throughout the universe and to incorporate such in other works in any form, media, or technology now known or later developed for the full term of any rights that may exist in such Submission(s). Further, CBC Credit Services, Inc. is free to use any ideas, concepts, methods, know-how, techniques, and processes contained in any communications you send to this website for any

purpose whatever, including, but not limited to, creating and marketing products, information, or services using such information.

Forward-looking Statements Disclosure:

Certain statements in documents that appear in or are obtained through this website, including, without limitation, statements as to any company's objective to grow through strategic acquisitions and internal growth, the ability to realize operating efficiencies in the integration of its acquisitions or as to management's beliefs, expectations and opinions, are forward-looking statements that involve risks and uncertainties and are subject to change at any time. Certain factors, including without limitation, risks associated with growth and future acquisitions, fluctuations in quarterly operating results, can cause actual results and developments to be materially different from those expressed or implied by such forward-looking statements.

Disclaimers; Disclaimers Regarding Other Servers and Web Sites:

This website, the website materials on and in and made available through this website, and the services, information, and products offered by Company in connection therewith are made available "as is" and "with all faults." Use of this website is entirely at your own risk.

Company makes no representations or warranties, and disclaims all representations and warranties, with respect to this website, the website materials on and in and made available through this website, and the services, information, and products offered in connection therewith, express or implied, written or oral, arising from course of dealing, course of performance, usage of trade, or otherwise, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, accuracy, systems integration, non-interference, quality, title, and non-infringement. The entire risk as to satisfactory quality, performance, accuracy, and effort with regard to any and all website materials on and in and made available through this website is with you.

Company shall not be liable for any special, indirect, incidental, consequential, exemplary, extra-contractual, or punitive damages of any kind whatever, including, without limitation, lost revenues or lost profits, which may or do result from the use of, access to, or inability to use this website, the website materials on and in and made available through this website, or the services, information, and products offered in connection therewith, regardless of legal theory, whether or not any party had been advised of the possibility or probability of such damages, and even if the remedies otherwise available fail of their essential purpose. Under no circumstances will the total liability of CBC Credit Services, Inc. to you or any other person or entity in connection with, based upon, or arising from this website, the website materials on and in and made available through this website, or the services, information, or products offered in connection therewith exceed the price paid by you for use of this website.

Without limiting the generality of the foregoing, other sites that may be listed or linked in this website are not under the control of Company. Accordingly, Company can make no representation concerning the content of these sites to you, nor can the fact that Company has given you this listing serve as an endorsement by Company of any of these sites. Company is providing links to these sites as a convenience to you. Company has not tested any software that may be found on these sites and therefore cannot make any representations regarding the quality, safety or suitability of any software found there. There are inherent dangers in the use of any software found on the Internet, and Company cautions you to make sure that you completely understand the risk before retrieving any software on the Internet. Company is not responsible for any content, information, products, services, or software offered by any other party or at any other web site.

Privacy Statement:

CBC Credit Services, Inc. ("Company") has a **Privacy Notice** setting out Company's online information gathering and dissemination practices with respect to the website. The Privacy Notice is incorporated into these Terms and Conditions by reference, as if set forth fully herein.

Governing Law and Jurisdiction:

These Terms and Conditions, including, without limitation, the Privacy Notice, represent the entire agreement between you and Company with respect to the subject matter hereof, and supersede any and all prior and contemporaneous written and oral representations, understandings, and agreements, express and implied, and will be governed by and construed in accordance with the laws of the State of Michigan, without reference to its conflict of law rules; provided, however, that the terms of any applicable law now or hereafter enacted that is based on, derived from, similar to, or connected with the uniform computer information transactions act drafted by the national conference of commissioners on uniform state laws shall not apply except to the extent that the law expressly prohibits alteration by these terms and conditions of the applicability of one or more sections of the law.

Miscellany:

By accessing, viewing, or using the works, content, or materials on this website, you consent to the exclusive jurisdiction of the federal and state courts presiding in Saginaw or Monroe County, Michigan, and agree to accept service of process by personal delivery or mail and hereby waive any and all jurisdictional and venue defenses otherwise available. This website is controlled and operated by Company from its offices within the United States. Without limiting anything else, Company makes no representation that the works, content, materials, services, information, or products available on, in, or through the website are appropriate or available for use in other locations, and access to them from territories where they are illegal is prohibited. Those who choose to access this website from other locations do so on their own volition and are responsible for compliance with applicable laws. The waiver or failure of Company to exercise in any respect any right provided hereunder shall not be deemed a waiver of such right in the future or a waiver of any of other rights established under these Terms and Conditions. Headings used in these Terms and Conditions, including, without limitation, the Privacy Notice, are for reference only and shall not affect the interpretation of these Terms and Conditions (or the Privacy Notice). The waiver or failure of Company to exercise in any respect any right provided hereunder shall not be deemed a waiver of such right in the future or a waiver of any of other rights established under these Terms and Conditions. Company reserves the right to terminate your access to this website in the event that you violate these Terms and Conditions or for any reason whatever or no reason, with or without notice, in addition to any and all other remedies available at law or in equity.

Refund Policy

Refunds due a consumer resulting from an overpayment or for some other reason, will be remitted within thirty (30) days from the date received by CBC Credit Services, Inc. Refunds of less than \$1.00 will not be remitted.

Privacy Notice

This Privacy Notice sets forth the information gathering, use, and dissemination practices of CBC Credit Services, Inc. ("Company") in connection with the World Wide Web site located at <http://www.cbccreditmp.com> (its "website"). This Privacy Notice addresses Company's practices regarding information collected only directly through or from its website - it does not address or govern any information gathering, use, or dissemination practices related to information collected other than directly through or from its website, including, without limitation, from or via telephone, facsimile, postal

mail, personal delivery, or other or additional offline means or media.

CBC Credit Services, Inc. collects, uses, and stores information on the domain you use to access its website, the Internet address of the site from which you linked directly to its website, and the date and time of your visit to its website. This information may be used to measure the number of visitors to the various pages on the Company website, to help make improvements to the information contained on the site, and to better serve site visitors through special marketing and service programs, among others. CBC Credit Services, Inc. also collects, uses, and stores the e-mail addresses of users that communicate with CBC Credit Services, Inc. via e-mail, information knowingly provided by website users, and information regarding which website pages users access.

Personal information contained in e-mail sent by individuals may be used by CBC Credit Services, Inc. to answer questions, follow-up on suggestions or complaints, process requests or transactions, or improve the level of service Company provides.

CBC Credit Services, Inc. may share personally identifiable information obtained on its website with any company or marketing group internal to Company. Except as provided below, Company does not share any personally identifiable information obtained on its website with or sell information obtained on this website to any company or marketing group external to Company. Company may, however, share aggregate information with other persons or entities for purposes determined by Company to be appropriate. In no event shall any disclosure be made where prohibited by applicable law, rule or regulation, including but not limited to the Fair Debt Collection Practices Act, Fair Credit Reporting Act, and Health Insurance Portability and Accountability Act.

Company may disclose identifiable information (i) to another entity with which Company enters or reasonably may enter into a corporate transaction, such as, for example, a merger, consolidation, acquisition, or asset purchase, (ii) to a third party pursuant to a subpoena, court order, or other form of legal process or in response to a request by or on behalf of any local, state, federal, or other government agency, department, or body, whether or not pursuant to a subpoena, court order, or other form of legal process, or (iii) to a third party if determined by Company in its sole judgment that such disclosure is appropriate to protect the life, health, or property of Company or any other person or entity. (The foregoing is not intended to obviate or displace any legal obligations or duties applicable to Company.)

Except as necessary for Company to provide the services, information, or products requested by a website user, or except for the disclosures identified in the preceding paragraph, the user may opt out of having his or her personally identifiable information, which has been voluntarily provided to Company through or from its website, prospectively retained by Company, used by Company for secondary purposes, or disclosed by Company to third parties, by contacting Company via postal mail at the address set out below or at the following e-mail address: office@cbccreditmp.com.

While CBC Credit Services, Inc. may undertake efforts to see that another party to which Company shares personal information is under a contractual obligation to use the personal information solely for the purposes for which the information was disclosed by Company, Company exercises no control over such parties and Company is not responsible for their conduct, actions, omissions, or information handling or dissemination practices.

E-mail posted or sent through this website may not be secure against interception by unauthorized individuals. To protect against interception by unauthorized individuals, we will not respond to e-mail requests concerning accounts placed for collection. Therefore, if you are communicating with Company regarding a debt that has been placed for collection with CBC Credit Services, Inc., all correspondence regarding that account should be sent by U.S. Postal Service. Be sure to include your name, your mailing

address, the Company account number, creditor name, and creditor account number so that we may process your inquiry and respond promptly. Without complete information, we will be unable to respond to your request. The address for mailing inquiries is: 804 S. Hamilton St. Suite 107 Saginaw, MI 48602

Company has implemented physical, electronic, and procedural security safeguards to protect against the unauthorized release of or access to personal information. Additionally, to further safeguard this information, our employees are asked to agree to Company's Standards of Conduct and Work Rules as well as Confidentiality Agreements, and are subject to disciplinary action up to and including termination of employment if they fail to follow signed agreements.

Company may change this Privacy Notice at any time. Notice of any new or revised Privacy Notice, as well as the location of the new or revised statement, will be posted on the website for at least 60 days after the change. It is the obligation of users visiting the website before the change to learn of changes to the Privacy Notice since their last visit. Any change to this Privacy Notice shall be effective as to any website user who has visited the website before the change was made.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

We will collect the IP Address for internal security and other proprietary purposes. We will do so even if you have included a Do Not Track request. We do not release this data outside of our corporate environment nor utilize this data other than for internal purposes.

This Privacy Notice applies to _____.

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: Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your 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.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. 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:

- Call us toll free: 800-852-0458

- Or, you may submit them online at: www.cbccreditmp.com (your privacy preferences)
- Or, you may print, complete and send back this form to us at 804 S. Hamilton St. suite 107 Saginaw, MI 48602. (You may want to make a copy for your records.)

Last name (please print): _____

First name: _____

Account number: _____

Street address: _____

City: _____ State: _____ ZIP: _____

Mailing Address (if different than the street address):

City: _____ State: _____ ZIP: _____

Signature: _____ Date: _____

SMS Policy

By providing us with your mobile number and opting-in, you give **Saginaw Services** permission to send you account-related text messages, like payment reminders and notifications in conjunction with the services you have requested.

- Number of messages will vary by account.
- By providing us with your mobile number and opting-in, you agree you have ownership rights or permission to use the number given to us.
- Message and data rates may apply.
- To opt-out, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to any text message we send you or email us at office@cbccreditmp.com.
- If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages.
- Wireless carriers are not liable for undelivered or delayed messages.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt in data and consent; this information will not be shared with any third parties

Text Messaging Opt-In Policy

By providing us with your mobile number and opting-in, you give **{CompanyName}** permission to send you account-related text messages, like payment reminders and notifications in conjunction with the services you have requested.

- Number of messages will vary by account.
- By providing us with your mobile number and opting-in, you agree you have ownership rights or permission to use the number given to us.
- Message and data rates may apply.
- To opt-out, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to any text message we send you or email us at {CompanyCustomerServiceEmailAddress}.
- If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages.
- Wireless carriers are not liable for undelivered or delayed messages.