



# EOS privacy policy and practices

## FACTS

### WHAT DOES EOS 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.

#### What?

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 assets
- credit history and employment information

When you *no longer* have an account with our Company, we may continue to share your information as described in this notice.

#### How?

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

Reasons we can share your personal information	Does EOS share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

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Who we are	
<b>Who is providing this notice?</b>	Collecto, Inc. d/b/a EOS CCA and EOS Healthcare (the “Company”) and its subsidiaries, Receivable Resources, Inc., ACA Healthcare Management Services, Inc., AffordaCare, Inc., and U.S. Asset Management, Inc.

What we do	
<b>How does EOS CCA protect my personal information?</b>	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.
<b>How does EOS CCA collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ pay us by check or give us your income information</li> <li>■ provide employment information or account information</li> <li>■ give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, [affiliates,] or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates are listed above.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>EOS CCA does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>EOS CCA doesn't jointly market.</i></li> </ul>

Other important information	
<b>California:</b> Under California law, we will not share information we collect about you, unless the law allows. For example, we may share information to administer a transaction authorized by you or in connection with servicing or processing a financial product or service requested by you.	
<b>Vermont:</b> Vermont law prohibits the sharing of certain information about Vermont residents unless we are given written permission to share that information. If you wish to authorize us to share your information, please contact	



us at the number provided on page one of this notice and we will send you an authorization form.