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**Privacy Policy**

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.

This privacy policy is effective as of January 1, 2018, and may be amended from time to time. The current version of our privacy policy is always posted on our homepage at [www.FreshStartFunding.com](http://www.FreshStartFunding.com)

***What do we collect and use*?**

We collect and use the following personal information:

* Your first and last name
* Your home address
* Your home and cell telephone numbers
* Your email address(es)
* Your birthdate and social security number
* Your employment and income information
* Your account balance and payment history
* Your banking information
* Your bankruptcy information

***What information do we share*?**

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 Fresh Start Funding LLC (Fresh Start) chooses to share; and whether you can limit this sharing.

|  |  |  |
| --- | --- | --- |
| **Reasons we can share your personal information** | **Does Fresh Start share?** | **Can you limit sharing?** |
| **For our everyday business purposes** – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, for collection or to report to credit bureaus | Yes | No |
| **For our marketing purposes** – to offer our products and services to you | Yes | No |
| **For joint marketing with other financial companies**—to offer other companies’ products and services to you in conjunction with ours | Yes | No |
| **For our affiliates’ everyday business purposes** – information about your transactions and experiences | No | We don’t share |
| **For our affiliates’ everyday business purposes** – information about your creditworthiness | No | We don’t share |
| **For our affiliates to market to you** | Yes | Yes |
| **For nonaffiliates to market to you** | Yes | Yes |

***How can you limit our sharing*?**

Send a written request using the form below.

**Please Note:**

If you are a *new customer*, we can begin sharing your information thirty (30) days from the date we provide you with 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.

**Questions?**

Call 1-800-610-1599 Monday through Friday from 9:00 a.m. to 5:00 p.m. Arizona (Mountain Standard) Time.

|  |  |
| --- | --- |
| **Mail-in Form** | |
|  | Mark any/all you want to limit: [\_] Do not share my personal information with affiliates to market their products and services to me.  [\_] Do not share my personal information with nonaffiliates to market their products and services to me. |
|  | Name: Address: City, State, Zip: |
| Mail To: | Fresh Start Funding LLC 1805 North Scottsdale Road, Ste. 100 Tempe, Arizona 85281 |

***Who Are We?***

Fresh Start Funding LLC

***What We do.***

**How does Fresh Start protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with applicable law. These measures include computer safeguards and secured files and buildings.

**How does Fresh Start collect my personal information?**

We collect your personal information, for example, when you:

* Sign up with your bankruptcy attorney and your attorney provides us with required information to finance or acquire your contract
* Pay your bills or provide account information
* Give us your contact information or income information
* Provide employment information

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

**Why can’t I limit all sharing?**

Federal law gives you the right to limit only:

* Sharing for affiliates’ everyday business purposes—information about your creditworthiness
* Affiliates from using your information to market to you
* Sharing for nonaffiliates to market to you

See below for more on your rights under state law

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

Your choices will apply to everyone on your account.

**Definitions**

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

* Fresh Start currently does not have any affiliates.

**Nonaffiliates –** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

* Nonaffiliates we share with can include mortgage lenders, tax preparers, credit card companies, insurance agents, credit rehabilitation services, auto lenders, retailers, direct marketers and nonprofit organizations.

**Joint marketing –** A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our marketing partners may provide offerings such as:

* Credit card products and services
* Credit rehabilitation services
* Consumer education services
* Auto loans
* Mortgage products and services
* Other loan, leasing or financing products

**Other Important Information**

**Vermont Residents Only:** In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California Residents Only:** In accordance with California law, we will not share information we collect about you with companies outside of Fresh Start, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law. So long as we continue to collect an outstanding balance owed on your account, you may update required information, but cannot have it removed from our database. We do not track information about you when you visit our website to log in to your account, but any information that you provide us once you are logged in to your account is retained and may be used for all of the purposes described above.

**Nevada Residents Only:** Nevada Statute Section 228.600 (3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling us at 1-800-610-1599 Monday through Friday from 9:00 a.m. to 5:00 p.m. Arizona (Mountain Standard) Time or by writing to us at: Fresh Start Funding LLC, 1166 East Warner Road, Ste. 205, Gilbert, Arizona 85296.

For more information, contact us at the address above, or email us at [payments@FreshStartFunding.com](mailto:payments@FreshStartFunding.com) with “Nevada Annual Notice” in the subject line.

You may also contact the Nevada Attorney General’s office:  
Bureau of Consumer Protection Office of the Nevada Attorney General  
555 E. Washington Street, Suite 3900  
Las Vegas, NV 89101  
Phone: 702-486-3132  
Email at: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)

Fresh Start Funding collects debts and any information obtained will be used for that purpose.

You have 30 days to dispute the validity of your debt. Please click this “[Dispute](https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-debt-collection-practices-act-text#809)” link for your rights to have a debt Validated or to Dispute a debt. Upon receipt of a dispute or debt verification, Fresh Start Funding will obtain verification of the debt and it will be sent to you via the address and/or email address we have on file.