

ATTENTION: The following additional notices apply to persons residing in the following states. This list is not meant to be a complete list of rights that consumers may have under federal and state law.

Arizona	The Offices of Credit Management, LP
California	dba CMI Services, LP. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations; provided, however, that if the provision of such a report occurs, it will not be until after the initial 30-day validation period.
Colorado	CMI Data Services, LP, 700 17th Street, Suite 200 Denver, CO 80202-3502. Phone: 1-866-436-4766.
Maine	Office Hours: 7am to 9pm CST Mon-Thu, 7am to 7pm CST Fri, 8am to 4pm CST Sat, except Holidays.
Massachusetts	For MA residents only: Credit Management, LP d/b/a CMI Services. Office Hours: 7am to 9pm CST Mon-Thu, 7am to 7pm CST Fri, 8am to 4pm CST Sat, except Holidays. Please address all correspondence to CMI, 4200 International Pkwy, Carrollton, TX 75007. NOTICE OF IMPORTANT RIGHTS. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.
Minnesota	MEDICAL ACCOUNTS ONLY: If you feel your concerns have not been addressed, please contact us at 1-800-377-7723 and allow us the opportunity to address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's Office, which can be reached at 651-296-3353 or 1-800-657-3787. This collection agency is licensed by the Minnesota Department of Commerce.
Nevada	MEDICAL ACCOUNTS ONLY: Payment of this debt, or an agreement to pay this debt, may be construed as (1) an acknowledgement that you owe the debt, or (2) as a waiver of any applicable statute of limitations set forth in Nevada Revised Statute 11.190 that otherwise precludes the collection of the debt. If you do not understand, or you have questions concerning your legal rights or obligations relating to this debt, you should seek legal advice.
New Hampshire	Credit Management, LP d/b/a CMI Data Services, Limited Partnership.
New York City	New York City Department of Consumer Affairs, License No. 1132694. To speak with a live agent, please call Chelsea Smith at 1-800-543-5788.
North Carolina	Credit Management, LP has been issued Permit No. 969 by the North Carolina Department of Insurance.
Tennessee	This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, TN 37219.
Utah	As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations; provided, however, that if the provision of such a report occurs, it will not be until after the initial 30-day validation period.
Washington	Local Office: 512 Bell St., Edmonds, WA 98020
Wisconsin	This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org. It is licensed to conduct business under the name of Credit Management, Limited Partnership, 4200 International Parkway, Carrollton, Texas 75007, 1-800-377-7723.

Check Processing Policy: When you provide a check as payment, you authorize us to use information from your check to make an electronic fund transfer from your account or to process the payment as a check transaction. If your check is returned unpaid, you expressly authorize your account to be electronically debited or bank drafted for the amount of the check, plus any applicable fees (calculated as the highest amount permitted by law). The use of a check for payment is your acknowledgement and acceptance of these policies, terms and conditions. Please note that if the original creditor on this account processes your check, you may be subject to a different set of check processing policies. You should contact the original creditor if you have any questions pertaining to how they might process your check.