

WHAT DOES NAVICORE SOLUTIONS DO WITH YOUR PERSONAL INFORMATION?

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| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Navicore Solutions chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Navicore Solutions share? | 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 | No |
| For our marketing purposes— to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We do not share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We do not share |
| For our affiliates to market to you | No | We do not share |
| For non-affiliates to market to you | No | We do not share |

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| Questions? | Call (800)772-4557 or go to www.navicoresolutions.org |
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Who we are

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| Who is providing this notice? | Navicore Solutions (a Garden State Consumer Credit Counseling Organization) |
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What we do

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| How does Navicore Solutions 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 and secured files and buildings. Also, Navicore Solutions restricts access to non-public information about you to those applicable employees handling your accounts. |
| How does Navicore Solutions collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ give us your contact information or ■ give us your income information; give us your account information ■ give information about your transactions to us; make payment to us <p>We also collect your personal information from others, such as your creditors or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| 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

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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Navicore Solutions does not have any affiliates. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Navicore Solutions does not share information with non-affiliates so they can market to you. |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Navicore Solutions does not engage in any joint marketing. |

Other important information

We may disclose personal information to your creditors, any entity that referred you to Navicore Solutions or any pre-authorized individual or organization in order to service your accounts. You should share this privacy notice with anyone covered under your debt management plan.

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account.

For Vermont residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account.

*We may use your information to inform you of additional products or services we may offer.