

NCI E-mail Usage and Consent Policy

This Policy explains the guidelines for any and all e-mail communications between you and NCI and confirms your consent to the use by NCI of e-mail to communicate with you:

1. **Scope:** This Policy covers the use of e-mail by NCI to communicate with our customers or third parties. If your matter is urgent or requires immediate attention, please contact us via telephone.
2. **Consent to Use of E-mail:** You may indicate your consent e-mail communications in any of the following ways, including but not exclusive to:
 - a. **Previous Communication:** If you have received a communication from NCI regarding previous consent provided by you to your creditor for communication via the e-mail address you provided to your creditor, due to that prior consent to your creditor, NCI shall consider that you have also consented to communication by NCI via the same e-mail address, unless NCI receives notice from you, as outlined herein, that you do not wish to communicate via e-mail ("Opt Out Notice") or that you wish for NCI to use an alternate e-mail address.
 - b. **Incoming E-Mail or E-mail Request Form:** If you have communicated to us by e-mail or filled out the e-mail request form on the NCI website, you consent to NCI's use of the e-mail address used or provided by you to communicate with you. This shall not include e-mail communications to us with a request to opt-out (in paragraph 6 below), change your e-mail address (in paragraph 7 below) or end the e-mail relationship (in paragraph 8 below).
 - c. **Verbal Request:** If you have communicated verbally, for example by telephone, to NCI that you wish to communicate by e-mail, you consent to NCI's use of the e-mail address provided by you to communicate with you.
3. **Your E-Mail Address:** You confirm that the e-mail address you provided to your creditor or to NCI is a personal and private e-mail address. If you have provided an e-mail address that may be monitored or viewed by a third party, such as a work e-mail address or a shared e-mail address, you should be aware that such e-mail can be viewed by unintended persons. We recommend that you provide us with an e-mail address that is for your personal and private use, and that cannot be viewed, used or accessed by anyone other than you, for us to communicate with you. If this is a concern or if you would like us to use another e-mail address than the one you provided, please contact us to provide an updated e-mail address.
4. **Content of E-Mails:**
 - a. **Creating the E-Mail:** When communicating with NCI via e-mail, you should include the following information:
 - b. **Subject Line:** Your NCI ID number, which can be found on the upper right hand corner of any letter correspondence received from NCI. You do not need to include any other information in the Subject Line.
 - c. **Body of the E-Mail:** In order for NCI to respond to you in a timely manner, please include the following:
 1. **Name:** Your full name
 2. **Account ID Number:** NCI ID Number which can be found on the upper right hand corner of any letter correspondence from NCI. This is not the account number assigned to you by your creditor.

3. **Purpose:** The reason and substance your communication (for example, if you are responding to us, if you are making a request, if you are proposing a payment plan, etc.); and
4. **Response Time:** Let us know the expected time in which you would like a response. For general matters, we try to respond within 3 business days from the date of your e-mail. If the expected time is exceeded, please contact us by telephone. If the matter is urgent or you require a response immediately, please contact us by telephone.
5. **Unsubscribe:** In compliance with the Can-Spam Act of 2003, on any e-mail from NCI, there will be instructions for opting out of receiving future e-mails. Such instructions may include, without limitation: (a) clicking a link on the e-mail to unsubscribe, (b) an e-mail address where you can send a request to unsubscribe or c) instructions for mailing a written request to unsubscribe from future e-mails.
6. **Opt Out:** If you have received a communication from NCI regarding your prior consent to your creditor to communicate with you via e-mail and you do not want NCI to communicate with you via e-mail, please provide NCI with a written Opt Out Notice. You may make this request via e-mail to communications@ncirm.com or letter sent to Nationwide Credit, Inc. Attn: E-mail Opt-Out, 1150 E. University Dr, 1st Floor, Tempe, AZ 85281. In the event you choose to send your Opt Out Notice via e-mail, this will not be considered consent to use your e-mail as provided in paragraph 2(b) above.
7. **Changing Your E-mail Address:** If you have received a communication from NCI regarding your prior consent to your creditor to communicate with you via e-mail and you do not want NCI to communicate with you via that particular e-mail address or if at any time you want us to use a different e-mail address than the one we have on file, please contact us to provide an updated e-mail address.
8. **Ending the E-Mail Relationship:** Either you or NCI may request to discontinue using e-mail as a means of communication. You may make this request via e-mail to communications@ncirm.com or letter sent to Nationwide Credit, Inc. Attn: E-mail Opt-Out, 1150 E. University Dr, 1st Floor, Tempe, AZ 85281. In the event you choose to send your request to end the e-mail relationship via e-mail, this will not be considered consent to use your e-mail as provided in paragraph 2(b) above.
9. All requests to unsubscribe, opt out or end the e-mail relationship will be respected.
10. NCI is not responsible for e-mail messages that are lost due to technical failure during composition, transmission and/or storage.