

Legal Disclosure [PLEASE SCROLL DOWN AND READ THE LEGAL DISCLOSURES TO ACCEPT]

*Legal Disclosures & Electronic Communications Consent

Debt Collection Notice

Nationwide Credit and Collections, Inc. is a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Additional Debt Collection Disclosures*

New York City Residents: New York City Department of Consumer Affairs license number 2055994

***Electronic Communications Consent ***

By clicking on the "I Accept" button below, I am confirming and agreeing to the following:

- 1. 1. I am authorizing Nationwide Credit and Collections, Inc. ("NCC") to send me any and all communications electronically ("Electronic Communications"). Electronic Communications includes e-mail, current and future notices and/or disclosures that may be required by law, correspondence, statements and other communications regarding any account placed (now or in the future) with NCC.**
- 2. 2. I am acknowledging receipt of this Electronic Communications Consent and my intent to be bound by the terms of this Electronic Communications Consent.**
- 3. 3. I am acknowledging that Electronic Communications: (a) can be intercepted, altered, forwarded or used without authorization or detection, (b) can be circulated, forwarded and stored in paper and electronic files, and (c) may be lost due to technical failure during composition, transmission or storage.**
- 4. 4. I am not providing Nationwide Credit and Collections, Inc with an e-mail address provided to me by my employer or related in any manner to my workplace or place of employment. I am acknowledging that I do not have a reasonable expectation of privacy in an e-mail address associated in any way with my employment. I am also acknowledging that I am aware of who else in my household may intercept Electronic Communications (for example, family members and roommates) and I have taken all precautions to eliminate**

others from accessing my Electronic Communications.

- 5. 5. I am authorizing Nationwide Credit and Collections to transmit Electronic Communications to the e-mail address I provide to NCC and to include the following in the Electronic Communications:**
 - 1. *In the "To" line of the email: Your name or other individual identifying information**
 - 2. *In the "From" line of the email: Nationwide Credit and Collections, Inc. or NCC**
 - 3. *In the "Subject" line of the email: An account number or other identifying information**

- 6. 6. I am acknowledging I have been informed of the following:**
 - 1. *The right to receive a paper version of an Electronic Communication. I may obtain a paper version by contacting Nationwide Credit and Collections, Inc at 1-800-485-0207**
 - 2. *The right to withdraw consent to receive Electronic Communications. I may withdraw my consent by contacting Nationwide Credit and Collections at 1-800-485-0207 or by "unsubscribe" in an email sent to me**
 - 3. *This consent is a continuing consent to Nationwide Credit and Collections, Inc to send me Electronic Communications**
 - 4. *I must update my electronic address by contacting Nationwide Credit and Collections, Inc at 1-800-485-0207**
 - 5. *I must ensure that I can receive Electronic Communications and retain it. I have a computer system with an Internet Web browser capable of 128-bit encryption and Adobe Acrobat Reader. I have a printer capable of printing any Electronic Communications emailed to me and/or have the ability to electronically save and display on computer screens Electronic Communications.**

- 6. *I may receive a notification from Nationwide Credit and Collections that I have a secure email message; that I will be required to create an account to access an Electronic Communications; and, if I fail to create an account, I may not receive a response.**

***I am consenting by clicking the "I Accept" button below to receipt of Electronic Communications and to the terms contained in this Legal Disclosures & Electronic Communications Consent.**