

**We are required under state law to notify consumers of the following rights.
This list does not contain a complete list of the rights consumers have under state and federal law.**

California Residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Colorado Residents: A consumer has the right to request, in writing, that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA.

MAILING ADDRESS: P.O. Box 19309, Indianapolis IN 46219
OFFICE ADDRESS: 2002 Wellesley Blvd, Indianapolis IN 46219, TOLL FREE: 855-403-1844
IN-STATE OFFICE: 7200 S. Alton Way STE B180, Centennial, CO 80112, Telephone: 303-309-3839

Maine Residents: Hours of operation: Mon - Friday 8:00AM - 5:00PM; Company address is: 2002 N. Wellesley Blvd., Suite 100, Indianapolis IN 46219

Massachusetts Residents: Office address 49 Winter Street, Weymouth MA 02188 | Office Hours: MON - FRI 9 AM - 5 PM, TOLL FREE 888-277-9255 PLEASE SEND PAYMENTS & CORRESPONDENCE TO: P.O. Box 19309, INDIANAPOLIS IN 46219

Minnesota Residents: This collection agency is licensed by the Minnesota Department of Commerce.

Nevada Residents: If you pay or agree to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as:

1. Acknowledgement of the debt by you: and
2. A Waiver by you of any applicable statute of limitations as set forth in NRS 11.190 that otherwise precludes the collection of the debt; and if you do not understand or have questions concerning your legal rights or obligations relating to the debt, you should seek legal advice.

New York City Residents: NYC License # 1345041-DCA, # 1460589-DCA and # 2018294-DCA. Normal business hours are Mon-Fri 8:00am - 5:00pm. Per New York City regulations, Premiere Credit of North America is required to provide the following information:
Representative to call: Christopher Johnson Return phone number: 877-636-9792
Original creditor: Please call representative Balance due: Please call representative

City of Yonkers, New York Residents: Yonkers License # 9048. Normal business hours are Mon-Fri 8:00am - 5:00pm. Per City regulations, Premiere Credit of North America is required to provide the following information:
Representative to call: Christopher Johnson Return phone number: 877-636-9792
Original creditor: Please call representative Balance due: Please call representative

North Carolina Residents: North Carolina Permits #3560, #111749 and #112298.

Tennessee Residents: Premiere Credit is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Utah Residents: 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.

Washington Residents: For information about Creditor name, Collection Costs, Interest Added after Placement, and Post-Judgment interest please call 877-636-9792

Wisconsin Residents: This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.