

**FACTS****WHAT DOES RAM Payment, LLC  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and checking account information</li> <li>■ account balances and account transactions</li> <li>■ transaction or loss history and credit card or other debt</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons RAM Payment, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RAM Payment, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 877-859-1450 or go to <a href="http://reliantpayment.com">reliantpayment.com</a> or email us at <a href="mailto:support@ramservicing.com">support@ramservicing.com</a>
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## Who we are

Who is providing this notice?

RAM Payment, LLC

## What we do

How does RAM Payment, LLC 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.

How does RAM Payment, LLC collect my personal information?

We collect your personal information, for example, when you

- open an account or make payments
- tell us where to send the money or give us your contact information
- provide account information

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a "RAM" name and financial companies such as Account Management Systems, LLC.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *RAM Payment, LLC does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *RAM Payment, LLC does not jointly market.*

## Other important information

California Residents: The California Consumer Privacy Act (CCPA) does not apply to certain information, such as personal information subject to the Gramm-Leach-Bliley Act or the Fair Credit Reporting Act, or subject to other exemptions. For example, the CCPA does not apply to personal information that we collect about consumers who seek or use the financial products and services which are subject to our Privacy Notice. The information we collect is to enable provision of financial products and services, and accordingly is not subject to the CCPA.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law (such as to service your account), unless you authorize us to make those disclosures.