FACTS	WHAT DOES FREEDOM DEBT RELIEF, LLC ("FREEDOM") DO WITH YOUR PERSONAL INFORMATION?
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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ● Social Security number, credit score, credit card, or other debts ● Name and contact information, account balances and transaction history ● Income and employment information
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 Freedom chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Freedom 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	● Call 800-979-4337;or, ● Complete the form online: https://www.requesteasy.com/63ef-2553. **Please note:** If you are a *new* customer, for those types of information where you have a right to limit our sharing, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Please contact us as noted above or visit us online at https://www.freedomdebtrelief.com/freedom-debt-relief-california-privacy-disclosures/

Who we are	
Who is providing this notice?	Freedom Debt Relief, LLC (“Freedom”)
What we do	
How does Freedom 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 Freedom collect my personal information?	We collect your personal information, for example, when you ● Fill out an application or provide lead information ● Open an account or give us your income information ● Provide account information or provide employment information ● Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates or 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.
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	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *Our affiliates include:* ● *Bills.com, LLC and Bills.com, Inc. (dba Achieve.com), Lendage, LLC (dba Achieve Loans), Freedom Financial Asset Management, LLC (dba Achieve Personal Loans), Freedom Debt Relief, LLC (dba Achieve Resolution and dba Achieve Debt Relief).*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● *Nonaffiliates we share with include direct marketing companies, service providers, insurance companies, and broker/dealers.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● *Our joint marketing partners include: financial institutions, lead generators, and marketing and sales organizations.*
Other important information	
See the following page for important state-specific disclosures.	

For Nevada Residents

We are providing you this notice pursuant to state law. You may be placed on our internal "do not call" list by calling or complete the online form using the information provided at the bottom of this page. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. - Suite 3900, Las Vegas, NV 89101; 702-486-3132 - BCPINFO@ag.state.nv.us.

For Vermont Residents

In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent but we may share information about our transactions or experiences with you with our affiliates without your consent.

For Montana Residents

In accordance with Montana law, we will not disclose your name or personal information to anyone other than your enrolled creditors or our agents, affiliates, or contractors and other third party providers as necessary to conduct business.

For North Dakota Residents
Except as permitted by North Dakota law or as authorized and consented to by you, we will not share information we collect about you with non-affiliated third parties or for joint marketing purposes.

For California Residents

In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. You may also have additional rights to limit the disclosure of your personal information under the California Consumer Protection Act ("CCPA"). See below for your right to limit our sharing among our affiliates.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you opt-out we may share personal and financial information about you with our affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you opt-out we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

Time Sensitive Reply

You may make your privacy choice(s) at any time. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices, do one of the following:

- Call 800-979-4337; or,
- Complete the form online: https://www.requesteasy.com/63ef-2553.