

PRIVACY AND OPT OUT NOTICE

Facts: What Does Credit Infonet, Inc. (doing business as CINgroup, CIN Legal Data Services, Myhorizon and www.myhorizontoday.com) 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 and assets
- Credit scores and credit card or other debt.
- Account balances and account transactions.

How: All financial companies need to share customers' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Credit Infonet, Inc. chooses to share; and whether you can limit this sharing.

1. **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, Credit Infonet, Inc. shares your information. You cannot limit this sharing.
2. **For our marketing purposes**, in order to offer our products and services to you. Yes, Credit Infonet, Inc. shares your information. You can limit this sharing.
3. **For joint marketing with other financial companies**. Yes, Credit Infonet, Inc. shares your information. You can limit this sharing.
4. **For our affiliates' everyday business purposes**, namely information about your transactions and experiences. Yes, Credit Infonet, Inc. shares your information. You cannot limit this sharing.
5. **For our affiliates' everyday business purposes**, namely information about your creditworthiness. No, Credit Infonet, Inc. does not share your information.
6. **For our affiliates to market to you**. Yes, Credit Infonet, Inc. shares your information. You can limit this sharing.
7. **For nonaffiliates to market to you**. Yes, Credit Infonet, Inc. shares your information. You can limit this sharing.

When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us anytime to limit our sharing.

To Limit Our Sharing:

To limit our sharing of your information, please contact us via one of the following methods. You may need to use the **Opt Out Request Form** located at the end of this Notice.

1. ONLINE: Go to <https://account.myhorizontoday.com> and navigate to "My Accounts".
2. BY TELEPHONE: Please call 1.866.218.1003 between the hours of 8:00 a.m. and 8:00 p.m. ET, Monday – Friday.
3. BY EMAIL: Please scan the Opt Out Request Form to compliance@stretto.com.

4. BY MAIL: Please mail the Opt Out Request Form to Stretto, ATTN: Opt Out Request, 4540 Honeywell Court, Dayton, OH, 45424.
 - Please note: If you are either 1) an existing customer receiving notice of a revised privacy policy, or 2) a new customer receiving notice of our privacy policy for the first time, meaning you did not acknowledge it and have the opportunity to opt out when you completed an electronic transaction on one of our web sites, we can begin sharing your information **30 days** from the date on which we send or post notice of our privacy policy.

California Residents: If you are a California resident, you have enhanced access to and control over the personal information we have collected. Please see our **Notice of Rights under the California Consumer Privacy Act** posted at <https://www.stretto.com/legal-policies/> for more information.

Who We Are:

Who is providing this notice?

- Credit Infonet, Inc. is a corporation doing business as CINgroup, CIN Legal Data Services, myHorizon, and myHorizonToday.com. We are wholly owned by our parent company, Bankruptcy Management Solutions, Inc. d/b/a Stretto.
- We are a reseller of consumer credit data maintained by the national credit bureaus. Our customers are individuals who are filing consumer bankruptcy cases and their attorneys.

What We Do:

How does Credit Infonet, Inc. 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 Credit Infonet, Inc. collect my personal information?

- We collect your personal information, for example, when you 1) open an account or provide account information; 2) show your driver's license or give us your contact information; or 3) use your credit or debit card to make a purchase on one of our web sites.
- 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 1) sharing of information about your creditworthiness with affiliates for their everyday business purposes; 2) sharing with affiliates so they can use your information to market to you; and 3) sharing with nonaffiliates so they can use your information 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 (i.e., if you obtained a joint credit report, your choices apply to both spouses).

Definitions:

Affiliates - Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as other credit reporting agencies and nonfinancial companies such as Best Case Bankruptcy, LLC; Second Bankruptcy Course, LLC; and our parent company, Bankruptcy Management Solutions, Inc. d/b/a Stretto.

Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies. Our nonaffiliates include financial companies such as the national credit bureaus and lenders, and nonfinancial companies such as providers of bankruptcy software and credit counseling.

Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you. We have joint marketing agreements with companies that offer consumer services such as nontraditional credit reporting.

Opt-Out Request Form

Your Information. Please print the following information:

Full Name:	
Current Address: (No P.O. Boxes)	
Telephone Number:	
Email Address:	

Your Request. Please check all boxes that apply.

- Do not share my information for your own Marketing purposes so you can offer Credit Infonet, Inc.'s products and services to me.
- Do not share my information for Credit Infonet Inc.'s Joint Marketing with other financial companies.
- Do not share my information with your Affiliates so that they can market their products and services to me.
- Do not share my information with Nonaffiliates so that they can market their products and services to me.

Your Signature:	Date:
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Submit Form.

BY EMAIL to compliance@stretto.com, or BY MAIL to Stretto, ATTN: Opt Out Request, 4540 Honeywell Court, Dayton, OH, 45424.
