

## Privacy Notice

This Privacy Notice sets forth the information gathering, use, and dissemination practices of Regional Adjustment Bureau, Inc. ("RAB") in connection with the World Wide Web site located at [www.rabinc.com](http://www.rabinc.com) (its "website"). This Privacy Notice addresses RAB's practices regarding information collected only directly through or from its website - it does not address or govern any information gathering, use, or dissemination practices related to information collected other than directly through or from its website, including, without limitation, from or via telephone, facsimile, postal mail, personal delivery, or other or additional offline means or media.

RAB collects, uses, and stores information on the domain you use to access its website, the Internet address of the site from which you linked directly to its website, and the date and time of your visit to its website. This information may be used to measure the number of visitors to the various pages on the RAB website, to help make improvements to the information contained on the site, and to better serve site visitors through special marketing and service programs, among others. RAB also collects, uses, and stores the e-mail addresses of users that communicate with RAB via e-mail, information knowingly provided by website users, and information regarding which website pages' users access.

Personal information contained in e-mail sent by individuals may be used by RAB to answer questions, follow-up on suggestions or complaints, process requests or transactions, or improve the level of service RAB provides.

RAB may share personally identifiable information obtained on its website with any company or marketing group internal to RAB Group, Inc. or its subsidiaries. Except as provided below, RAB does not share any personally identifiable information obtained on its website with or sell information obtained on this website to any company or marketing group external to Regional Adjustment Bureau, Inc and its subsidiaries. RAB may, however, share aggregate information with other persons or entities for purposes determined by RAB to be appropriate.

RAB may disclose identifiable information (i) to another entity with which RAB enters or reasonably may enter into a corporate transaction, such as, for example, a merger, consolidation, acquisition, or asset purchase, (ii) to a third party pursuant to a subpoena, court order, or other form of legal process or in response to a request by or on behalf of any local, state, federal, or other government agency, department, or body, whether or not pursuant to a subpoena, court order, or other form of legal process, or (iii) to a third party if determined by RAB in its sole judgment that such disclosure is appropriate to protect the life, health, or property of RAB or any other person or entity. (The foregoing is not intended to obviate or displace any legal obligations or duties applicable to RAB.)

Except as necessary for RAB to provide the services, information, or products requested by a website user, or except for the disclosures identified in the preceding paragraph, the user may opt out of having his or her personally identifiable information, which has been voluntarily provided to RAB through or from its website, prospectively retained by RAB, used by RAB for secondary purposes, or disclosed by RAB to third parties, by contacting RAB via postal mail at the address set out below or at the following e-mail address: [info@rabinc.com](mailto:info@rabinc.com).

While RAB may undertake efforts to see that another party to which RAB shares personal information is under a contractual obligation to use the personal information solely for the purposes for which the information was disclosed by RAB, RAB exercises no control over such parties and RAB is not responsible for their conduct, actions, omissions, or information handling or dissemination practices.

E-mail posted or sent through this website may not be secure against interception by unauthorized individuals. To protect against interception by unauthorized individuals, we will not respond to e-mail requests concerning accounts placed for collection. Therefore, if you are communicating with RAB regarding a debt that has been placed for collection with Regional Adjustment Bureau, Inc., all correspondence regarding that account should be sent by U.S. Postal Service. Be sure to include your name, your mailing address, the RAB account number, creditor name, and creditor account number so that we may process your inquiry and respond promptly. Without complete information, we will be unable to respond to your request. The address for mailing inquiries is:

Regional Adjustment Bureau, Inc.  
7130 Goodlett Farms Pkwy,  
Suite 100W,  
Memphis, TN 38016

RAB has implemented physical, electronic, and procedural security safeguards to protect against the unauthorized release of or access to personal information. Additionally to further safeguard this information, our employees are asked to agree to RAB's Information Sensitivity and Security Policy as well as Confidentiality Agreements, and are subject to disciplinary action up to and including termination of employment if they fail to follow signed agreements.

RAB may change this Privacy Notice at any time. Notice of any new or revised Privacy Notice, as well as the location of the new or revised statement, will be posted on the website for at least 60 days after the change. It is the obligation of users visiting the website before the change to learn of changes to the Privacy Notice since their last visit. Any change to this Privacy Notice shall be effective as to any website user who has visited the website before the change was made.