

eCAST

FACTS WHAT DOES ECAST SETTLEMENT CORPORATION 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 through the purchase of your delinquent credit account can include:

- Tax Identification number or Social Security number
- Account balances, transaction history, and payment history
- Bankruptcy history and assets
- Employment History

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 eCast Settlement Corp. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does eCAST Settlement Corp. 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 1-800-273-9270 and Reference Department - BL. For operator relay assistance, first dial 711. Visit us online: www.jpmorgan.com/pages/maxrecovery/ecast



Who we are

Who is providing this notice?	eCast Settlement Corporation
-------------------------------	------------------------------

What we do

How does eCast Settlement Corp. 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. We only authorize our personnel to access information about you when they need it to do their work for us. We require companies working for us to protect your information.
How does eCast Settlement Corp. collect my personal information?	We collect your personal information, for example, when <ul style="list-style-type: none"> ■ we purchase your account from the original creditor ■ receive bankruptcy information on file with the bankruptcy court ■ our service providers perform diligence on your defaulted account ■ you or your attorney give us your contact and/or other 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 <ul style="list-style-type: none"> ■ 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. <ul style="list-style-type: none"> ■ <i>eCast Settlement Corp. does not share with our affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>eCast Settlement Corp. does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>eCast Settlement Corp. doesn't jointly market</i>