



IMPORTANT INFORMATION ABOUT YOUR DEBT

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Please be aware that H & R Accounts, Inc. does not sell any data to third parties.

Notice to ALL consumers:

H & R Accounts, Inc. is part of the NMLS system and our NMLS ID Number is 1105509.

The list below outlines important state law disclosures to notify consumers of the following rights as a consumer living within the specific listed state. This list does not contain a complete list of rights consumers have under state and federal law.

California Residents:

California License Number: 10686-01

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357) or www.ftc.gov.

Nonprofit credit counseling services may be available in the area.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.



You may request records showing the following: (1) that H & R Accounts, Inc. has the right to seek collection of the debt; (2) the debt balance, including an explanation of any interest charges and additional fees; (3) the date the debt became delinquent or the date of the last payment; (4) the name of the creditor and the account number associated with the debt; (5) the name and last known address of the debtor as it appeared in the creditor's records prior to assignment of the debt; and (6) the names of all persons or entities other than the debt collector to which the debt has been assigned, if applicable. You may also request from us a copy of the contract or other document evidencing your agreement to the debt. A request for these records may be addressed to: H & R Accounts, Inc., 5320 22nd Avenue, PO Box 672, Moline, IL 61266

CCPA - California Consumer Privacy Act of 2018 (CCPA).

California residents are entitled to certain notices and disclosures regarding the collection and use of their personal information. For California consumers, H & R Accounts, Inc. follows the requirements of the California Consumer Privacy Act (CCPA) of 2018 and places a premium on consumer data security and privacy. Consumers may contact us toll-free at 866-276-0922 or by email at info@hraccounts.com with requests related to this law.

Please be aware that H & R Accounts, Inc. does not sell any data to third parties.

Please be aware that H & R Accounts, Inc. may collect information as part of servicing medical debt collections which falls under one or more of the following categories of personal information as defined by the law:

- Account name
- Address
- Age
- Alias
- Any other financial information
- Audio, electronic, visual or similar information
- Bank account number
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing tendencies
- Cookies/beacons/pixel tags, etc.
- Credit card/debit card number
- Device ID
- Disability
- Driver's license or government ID #
- Driver's license or state ID #
- Educational information, defined as information not publicly available PII as defined in FERPA



- Email address
- Employment/professional-related information (including employment history)
- Gender identity
- Geolocation data
- Inferences drawn from any of the categories to create a profile about a consumer reflecting the consumer's preferences, characteristics, aptitudes, behavior, etc.
- Insurance policy information
- Internet activity (e.g. browsing history, search history, and information regarding a consumer's interaction with an internet website, application, or advertisement)
- IP address
- Marital status
- Medical or health identifying information (including health insurance/claims info, disability info, etc.)
- Military status
- Name
- Nationality
- Online identifier
- Physiological, biological, or behavior characteristics or DNA that can be used (either by itself or with other identifying data) to establish identity
- Race
- Signature
- Social security number
- Telephone number
- Unique identifier

Our primary source of information is typically from our clients which we serve. Any information received from our clients or other sources which fall under Health Insurance Portability and Accountability Act (HIPAA) is excluded by this law. HIPAA has designated certain Protected Health Information (PHI) which may overlap with the earlier identified categories of information which H & R Accounts, Inc. may collect. Examples of PHI are:

- Names
- Dates, except year
- Telephone numbers
- Geographic data
- FAX numbers
- Social Security numbers
- Email addresses
- Medical record numbers
- Account numbers
- Health plan beneficiary numbers
- Certificate/license numbers



- Vehicle identifiers and serial numbers including license plates
- Web URLs
- Device identifiers and serial numbers
- Internet protocol addresses
- Full face photos and comparable images
- Biometric identifiers (i.e. retinal scan, fingerprints)
- Any unique identifying number or code

Please be aware that sale of personal information to or from a consumer reporting agency is excluded from CCPA if that information is to be reported in, or used to generate, a consumer report and use of that information is limited by the Fair Credit Report Act (FCRA). Information applicable to FCRA may overlap with the earlier identified categories of information which H & R Accounts, Inc. may collect.

Another exclusion under CCPA is personal information collected, processed, sold or disclosed pursuant to the federal Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (CFIPA). Information applicable to GLBA or CFIPA may overlap with the earlier identified categories of information which H & R Accounts, Inc. may collect.

H & R Accounts, Inc. cannot provide you with legal guidance. Please contact your legal counsel for any specific questions about CCPA and your rights as well as any of the laws mentioned above.

Colorado Residents:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

For Colorado Residents: Our local office is located at 27 North Willerup Ste. B, Montrose, CO 81401 and phone: 970-249-7514

COLORADO LAW PROHIBITS CREDIT BUREAUS FROM REPORTING MEDICAL DEBT OR FACTORING MEDICAL DEBT INTO A CREDIT SCORE UNLESS THE CONSUMER REPORT IS TO BE USED IN CONNECTION WITH A CREDIT TRANSACTION THAT INVOLVES, OR THAT MAY REASONABLY BE EXPECTED TO INVOLVE, A PRINCIPAL AMOUNT THAT EXCEEDS THE NATIONAL CONFORMING LOAN LIMIT VALUE FOR A ONE-UNIT PROPERTY AS DETERMINED BY THE FEDERAL HOUSING FINANCE AUTHORITY.

Connecticut Residents:

H & R Accounts, Inc. utilizes the NMLS licensing system and our NMLS ID Number is CCA-1105509.

Minnesota Residents:

This collection agency is licensed by the Minnesota Department of Commerce.

If you feel that your concerns have not been addressed, please contact H & R Accounts, Inc. first and allow us the opportunity to try and address your concerns. If you continue to have concerns that have not been addressed, you may contact the Minnesota Attorney General's Office by telephone at 651-296-3353 or 1-800-657-3787, by email at hospital.billing@ag.state.mn.us, or online at www.ag.state.mn.us/contact.

CREDIT COUNSELING SERVICES TO DEBTORS RESOURCE LIST

PURSUANT TO MS §332.365

There are resources available to help manage your debt. The following Minnesota organizations offer debt and credit counseling services. The Department of Commerce does not control or guarantee any of the services provided by these organizations. The provision of this list is not a referral to, or endorsement or recommendation of, any organization or the organization's services.

Waxa jira agab iyo dukumeentiyo u diyaar ah inay kaa caawiyaan maareynta dayntaada. Hay'adaha Minnesota ee soo socda ayaa bixiya adeegyada la talinta daynta. Waaxda Ganacsigu ma dammaanad qaado mana kaantaroosho adeegyada ay hay'adahani bixiyaan midkoodna. In liiskan lagu siiyay lama macno aha in lagu gudbiyay, lagugula taliyay ama lagu soo jeediyay, ururan midkoodna ama adeegyada ururadaba.

以下资源可以帮助您管理债务。以下这些明尼苏达州机构提供债务和信用咨询服务。州商务局与这些机构间无隶属关系，亦不能保证其提供的任何服务。提供此列表并不表示对该等机构或其服务的推荐、认可或建议。

Muaj cov peev txheej uas yuav los pab tswj koj cov nuj nqi. Cov koom haum hauv Minnesota nram qab no muaj cov kev pab cuam tawm tswv yim txog kev qiv nyiaj thiab nuj nqi. Lub Tuam Tsev Hauj Lwm ntsig txog Kev Lag Luam uas tsis muaj kev tswj los sis lav ib qho ntawm cov kev pab cuam uas muab los ntawm cov koom haum no. Qhov kev muab cov ntawv teev no tsis yog xa mus rau, los sis qhov kev lees paub los sis cov lus qhia, tej lub koom haum los sis lub koom haum cov kev pab cuam.

Hay recursos disponibles para ayudarle a gestionar sus deudas. Las siguientes instituciones de Minnesota ofrecen servicios de asesoramiento sobre deudas y crédito. El Departamento de Comercio no controla ni garantiza ninguno de los servicios prestados por estas instituciones. La presentación de esta lista no constituye una remisión, aprobación o recomendación de ninguna institución ni de sus servicios.

Có một số nguồn lực giúp quý vị quản lý khoản nợ của mình. Các tổ chức sau đây của Minnesota cung cấp dịch vụ tư vấn đối với các khoản nợ và tín dụng. Cơ Quan Thương Mại không kiểm soát hoặc đảm bảo bất kỳ dịch vụ nào do các tổ chức này cung cấp. Việc cung cấp danh sách này không phải hoạt động giới thiệu, chứng thực hoặc khuyến nghị cho bất kỳ tổ chức nào hoặc các dịch vụ của tổ chức đó.

LSS Financial Counseling Service
Multiple Minnesota Locations
Phone: 888-577-2227
www.lssmn.org/financialcounseling

Consumer Credit of Minnesota
5871 Cedar Lake Rd S, #105
St. Louis Park, MN 55416
Phone: 952-544-6800
www.ccofminnesota.org

Family Means Financial Solutions
1875 Northwestern Avenue South
Stillwater, MN 55082
Phone: 651-439-4840 | 800-327-3203
www.familymeans.org/financial-solutions

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New Jersey:

H & R Accounts, Inc. has not reported the debt to a consumer reporting agency. If the debt, or any part of it, has been reported to a consumer reporting agency, the portion reported is void.

New Mexico:

Information about the Surprise Billing Protection Act, 2019 N.M. SB 337, can be obtained online at <https://www.osi.state.nm.us/> or by contacting the Office of Superintendent of Insurance at 1120 Paseo de Peralta, Ste. 428, Santa Fe, NM 87501 or 1-855-427-5674.

New York Residents:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

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| 1. Supplemental security income, (SSI); | 7. Workers' compensation benefits; |
| 2. Social security; | 8. Public or private pensions; |
| 3. Public assistance (welfare); | 9. Veterans' benefits; |
| 4. Spousal support, maintenance (alimony) or child support; | 10. Federal student loans, federal student grants, and federal work study funds; and |
| 5. Unemployment benefits; | 11. Ninety percent of your wages or salary earned in the last sixty days. |
| 6. Disability benefits; | |

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- a) the use or threat of violence;
- b) the use of obscene or profane language; and
- c) repeated phone calls made with the intent to annoy, abuse, or harass.

New York City Residents:

New York City Department of Consumer Affairs License Number: 1448912-DCA



H & R Accounts, Inc. offers the following language access services to NYC consumers: the option to speak with a H & R Accounts, Inc. representative in English or Spanish. All written communications by H & R Accounts, Inc. are solely in English and we do not provide translations of written communications into any other language. In addition, a translation and description of commonly-used debt collection terms is available in multiple languages on the NYC Department of Consumer Affairs website, www.nyc.gov/dca.

YOU MAY REQUEST THIS LETTER IN AN ALTERNATIVE, REASONABLY ACCOMMODATABLE FORMAT SELECTED BY US SUCH AS LARGE PRINT. TO MAKE SUCH A REQUEST, CALL US AT 800-783-9118.

You may call H & R Accounts, Inc. at the toll free telephone number 866-276-0922 during normal business hours.

North Carolina Residents:

North Carolina – H & R Accounts, Inc., 5320 22nd Avenue, Moline, IL 61265
License Number: 119500999

Rhode Island:

The State of Rhode Island general laws prohibit credit bureaus from reporting medical debt or factoring medical debt into a credit score.

Utah Residents:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration.

Washington Residents:

You have the right to request additional information which will be provided free of charge, which includes but is not limited to, the original account number or redacted original account number assigned to the debt, the date of last payment, and an itemized statement.

You may be eligible for charity care from your provider. Please contact H & R Accounts, Inc. for information on charity care availability.