

# NCD Financial, LLC

## Terms and Conditions for NCD Financial, LLC Account

We appreciate your business and want you to be a happy customer. The following Terms and Conditions are the result of past customer experiences and the rules and regulations the company is subject to. If you have questions or concerns about these Terms, please feel free to call one of our specialists and we will be happy to assist. Again, our hope is to have a very long and happy relationship with you, our valued customer.

1. **GENERAL.** This entire agreement ("Agreement") contains the conditions and terms that apply to, and govern the use of, the NCD Financial, LLC Account Agreement. It also contains the Terms that apply to Receipt of Merchandise & Services, Reward Program Terms & Conditions, Privacy Statement, Member Benefit Services, Revolving Charge Agreement, and Layaway, which are defined by your state's layaway laws. In this agreement, the word "Account" refers to each such account you have with us, and "NCD Financial," "we," "us," and "our" refer to NCD Financial, LLC or our assignees. "Your" and "you" refer to all persons who were approved by us to use the Account. Please read and hold a copy of this Agreement for your records. This Agreement begins on the date we accept your order instructions and we receive evidence that you have opened your account by receipt of: (i) a signed Purchase Agreement; (ii) an electronic communication of your acceptance of the account, or (iii) your acceptance of the account verbally.

2. **MINIMUM PAYMENT DUE.** When applicable, you authorize recurring payments on the dates and frequency described in your Sales Receipt until your balance is paid in full. You understand that this authorization will remain in full force and effect until you notify us in writing that you wish to revoke this authorization. You understand that we require at least 3 business days prior notice in order to cancel this authorization. You also agree that your Minimum Payment may increase, depending on future purchases and increases to your balance, but is not to be less than \$9.99. If your balance is less than the minimum payment due, then your payment will equal the balance. You may pay more than the minimum payment due and may pay the full principal amount you owe us at any time. If you have a principal balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day. You agree to pay every Revolving Charge payment on time. You will not incur any finance charges on the amount you paid from the date of our receipt of your payment until it posts to your account.

3. **FINANCE CHARGES:** Finance charges begin to accrue on your balance as of the date of this Agreement, or when your purchase is shipped, whichever date is later, and are calculated according to an average daily balance method. We figure the finance charge on your Account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance," we take the beginning balance of your account each day, add any new purchases, and subtract any payments or credits and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." There is no time frame under which credit is extended and may be repaid without incurring a finance charge. To get the daily periodic rate, we divide the ANNUAL PERCENTAGE RATE (APR) 0.0% by 365 and round up to the fifth place to the right of the decimal point for a rate of 0.0%. We apply this daily periodic rate to all outstanding balances that are not in default.

4. **DEFAULT:** Subject to the limitations of applicable law, you will be in default under this Agreement if you are materially impaired to make the Minimum Payment amounts due and if (a) you violate any other provision of this Agreement, (b) you file for protection from creditors pursuant to any sort of insolvency proceedings or you make an assignment of your assets for the benefit of creditors, (c) you supply us with misleading, false, incomplete or incorrect information, or (d) you fail to make at least the Total Minimum Payment when due on two occasions within any 12-month period. After default or your death, and subject to the limitations of applicable law, we have the right to (A) terminate your Account, in which case the terms of this Agreement will apply until full payment of the amount owing on your Account is received, (B) require you to immediately pay your entire Account balance, and all Fees and other charges listed in this Agreement, and/or (C) initiate legal action to collect all amounts owed. If your merchandise is in process for delivery but has not shipped and your account goes into default, the delivery of your merchandise may be delayed pursuant to the Layaway terms, plus any returned (check) payment fees, are paid.

5. **YOUR BILLING RIGHTS [KEEP A COPY OF THIS NOTICE FOR FUTURE USE]:** In case of Errors or Questions about Your Bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at NCD Financial, LLC 3911 N. Schreiber Way, Coeur d'Alene, ID 83815 or the address shown on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about. If you have authorized us to pay your Account bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE**

**RECEIVE YOUR WRITTEN NOTICE:** We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

6. **USING, CLOSING and REFUSAL of YOUR ACCOUNT:** You may close your Account at any time by notifying us in writing. We may close your account, adjust your credit limit, or suspend your account privileges at any time for any reason without prior notice. You remain responsible to pay the total balance according to the terms of this Agreement. You agree that each additional item purchase with your Account is to be made with a sales representative and then authorized in writing, including obtaining updated payment information and recurring amounts when applicable. We may limit the number of transactions or total purchase amount that may be approved at any given day if we detect unusual or suspicious activity on your account, which we may temporarily suspend your credit privileges until we can properly verify the activity. Your credit limit may be changed because of unusual Account activity, you not abiding by the Terms of this Agreement, or (when applicable) your association within certain affinity groups changes.

7. **CHANGE OF ADDRESS.** You agree to notify us if you change your address. Until we receive notice of your new address, we will continue to send notices to the last address you gave us for this Account. You agree that when you notify us of a new address, or when we otherwise receive notice of your new address, the terms of this Agreement specifically applicable to the residents of your state will apply to the balance of your Account after we receive notice of your new address.

8. **MONITORING PRACTICES:** You agree that our supervisory personnel may listen to and record telephone calls between you and our representatives in order to evaluate the quality of our service to you and other customers.

9. **ACCOUNT INFORMATION REPORTED TO CREDIT BUREAUS:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at 3911 N. Schreiber Way, Coeur d'Alene, ID 838155.

10. **FORCE MAJEURE:** Our failure to perform any term or condition of this Agreement as a result of conditions beyond our control such as, but not limited to, acts of God, governmental restrictions, power failures, wars, failures of suppliers or subcontractors, or damage or destruction of any network facilities or servers, shall not be deemed a breach of this Agreement.

11. **DELAY IN ENFORCEMENT.** We can delay enforcing any of our rights under this Agreement or under applicable law without losing any of these rights or any other rights. Even if we do not enforce our rights or remedies at any one time, we may enforce them at a later date.

12. **ACCURACY OF INFORMATION.** All of the information you furnished to us is, to the best of your knowledge, complete and accurate. You agree that we may verify and check any of the information you have provided us from whatever source we choose to verify it, and in order to induce us into this Agreement you certify that you are age 21 or older. Age 18 - 20 applicants must have a co-signer. Credit application can be obtained by writing us at 3911 N. Schreiber Way, Coeur d'Alene, ID 83815. Upon request, you agree to promptly give us accurate updated financial and/or identity information about yourself.

13. **IDENTITY AND CUSTOMER PROTECTION:** Under the Fair Credit Reporting Act you give us permission to obtain information from your personal credit profile from any major credit bureau or any other source on a recurring basis to validate and confirm your identity to avoid fraudulent or financially burdensome transactions in your name. All customers may be required to provide to us the following documentation for Identity, Residence and Employment verification purposes: photocopy of valid state issued drivers license or identification card; photocopy of your federally issued social security card; photocopy of a current utility bill in your name and showing your current address; photocopy of a current pay stub in your name and showing minimum of six (6) months of employment; photocopy of a current bank statement in your name reflecting a positive balance. Further, we may also require phone verification prior to financing any purchases with us.

14. **SPECIAL PROMOTIONS:** Any special promotions, rebates, Reward Points or free items (cash or other) included in and eligible with your purchase are provided contingent upon your payment not being returned for any reason or your Account not going into Default. Cash disbursements, if any, will be paid upon your balance being paid in full and your Account not going into Default status at any time between your purchase date and your final payment, whether financed or not.

15. **ASSIGNMENT.** You agree that we may sell, assign, or transfer all or any portion of

**NCD Financial, LLC**  
**Terms and Conditions for NCD Financial, LLC Account**

your Account or Account balance and your rights under this Agreement without prior notice to you. You may not sell, assign, or transfer your Account.

16. SEVERABILITY. If any provision of this Agreement is finally determined to be void or unenforceable under applicable law, rule, or regulation, all other provisions of this Agreement shall still be valid and enforceable to the extent not prohibited by your state's Consumer Protection Act or laws, if applicable.

17. FEES: Unless prohibited by state law, we may impose on your Account the following fees, which will be added to your Account when assessed: A) Late Payment Fee: If you fail to pay us the Total Minimum Payment Due in full by the Payment Due Date on your billing statement, you agree to pay a Late Payment Fee of \$5. B) Returned Check Fee: You agree to pay \$15 each time any payment check on your Account is returned unpaid by your bank or other financial institution for any reason. C) Expedited Payment Fee: You agree to pay \$10 each time you request an expedited ACH payment. An expedited payment is defined as an additional payment made by you that must be debited within three business days from the request. D) Annual Fee of \$49. E) Document and Research Fees: If you ask us to provide you with a replica of your sales slip, billing statement or other document (except in connection with a billing error claimed in accordance with "Your Billing Rights"), we may charge you the following fees: (i) Billing statement: \$5 per document; (ii) Sales/ credit slip document: \$5 per document; (iii) Payment instrument: \$5 per document; (iv) Research fee: \$15 per hour (including payment histories). We reserve the right to change the Document and Research Fee Schedule from time to time. You may call Customer Service for a current fee schedule. F) Collection Costs: In the event of default, you may be responsible for paying costs, including reasonable attorneys' fees, upon the receipt of a judicial award of judgment and fees, or where permissible by law without judicial process, reasonable amounts of fees and costs may be added to your outstanding balance.

18. INDEMNIFICATION. You agree to indemnify and hold us, our Third Party Partners, parents, subsidiaries and affiliates, and each of their respective members, officers, directors, employees, agents, co-branders and/or other partners, harmless from and against any and all claims, expenses (including reasonable attorneys' fees), damages, suits, costs, demands and/or judgments whatsoever, made by any third party due to or arising out of: (a) your use of any merchandise received by us (b) your breach of this Agreement and/or (c) your violation of any rights of another individual and/or entity. The provisions of this paragraph are for the benefit of NCD Financial, LLC, its Third Party Partners, its parent, subsidiaries and/or affiliates, and each of their respective officers, directors, members, employees, agents, shareholders, licensors, suppliers and/or attorneys. Each of these individuals and entities shall have the right to assert and enforce these provisions directly against you on its own behalf. NCD Financial, LLC reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you shall cooperate with us in asserting any available defenses. This provision does not apply in New Jersey.

19. WARRANTIES and LIMITED LIABILITY. Warranty and service for merchandise including but not limited to computer, television and other electronic and nonelectronic devices, if any, is provided by the original manufacturer, not by NCD Financial, LLC. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES AS TO MERCHANTABILITY OR AS TO THE FITNESS OF THE MERCHANDISE FOR ANY PARTICULAR USE OR PURPOSE, AND SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE, DIRECTLY OR INDIRECTLY, ARISING FROM THE USE OF SUCH MERCHANDISE OR FOR CONSEQUENTIAL DAMAGES. You agree that for any liability related to the purchase of product, we are not liable or responsible for any amount of damages above the amount invoiced for the applicable product. Notwithstanding anything in this Agreement to the contrary, the remedies set forth in this Agreement shall apply even if such remedies fail their essential purpose. Notwithstanding anything in these terms to the contrary, this disclaimer of warranties and limitation of liability does not apply in New Jersey.

20. ENTIRE AGREEMENT. This Agreement is intended to constitute the entire agreement between you and us relating to your Account and supersedes any other prior or contemporaneous agreement between you and us related to your Account. If there is any conflict between these documents, the terms of this Agreement control.

21. PROMISE TO PAY: You promise to pay all amounts due on your account. Each person who is named as a joint account holder is responsible alone and together with anyone else agreeing for all amounts due on the account.

22. PRIVACY PRACTICES: The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive. You understand and agree that from time to time, NCD Financial, LLC may request and receive information about you from others, such as stores, lenders and other companies that are subject to the Fair Credit Reporting Act.

23. CHANGE OF TERMS: We may change or terminate any terms, conditions, services or features of your Account or this Agreement at any time. We may also add new terms, conditions, services or features to your Account or this Agreement. To the extent required by law, we will notify you in advance of any change in terms or any new terms by mailing a notice to you at your address as shown on our records.

24. ADDITIONAL RIGHTS. We may agree to extend the due date of any payment due under this Agreement for any length of time, release any Security Interest we have in connection with this Agreement, or release in whole or in part any other person responsible under this Agreement without notifying you and without releasing you in whole or in part from your obligation to pay all amounts owed under this Agreement or to otherwise perform the terms and conditions of this Agreement.

25. CERTAIN WAIVERS. You waive the right of "Presentment" and "Notice of Dishonor." "Presentment" means the right to require us to demand payment of amount due under this Agreement. "Notice of Dishonor" means the right to require us to give notice to the persons that amounts due under this Agreement have not been paid. You also waive demand for payment, protest, notice of protest, and all other notices and demands, to the fullest extent permitted by law.

26. CHOICE OF LAW/VENUE: Except to the extent that federal law is applicable, the validity, construction and enforcement of this agreement shall be governed by the laws of consumer protection act of your state at the time you executed this Agreement, if required therein. In all other events this Agreement shall be deemed to have been made and executed in Virginia and shall be construed and enforced in accordance with the laws of the Commonwealth of Virginia and the venue for any action, dispute or proceeding with respect to this Agreement shall be Fairfax, Virginia

27. AGREEMENT TO ARBITRATE DISPUTES: You agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees that arise out of or relate to this Agreement, whether for fraud, misrepresentation, breach of contract, under common law, pursuant to any federal or state statute or regulation, or otherwise, shall be exclusively resolved by binding individual (and not class) arbitration before National Arbitration and Mediation ("NAM") pursuant to its Standard Rules and Procedures then in effect. Information about NAM, its Rules and procedures for initiating an arbitration demand may be found at [www.namadr.com](http://www.namadr.com) or by contacting NAM, 990 Stewart Ave., 1st Floor, Garden City, NY 11530 (Phone 1 800 358-2550) (Fax 516 794-971). The arbitrator shall have authority to award all remedies available by law or equity. Any arbitration hearing, if held, will take place at a location within 45 miles of your residence. If you are unable to pay the costs of arbitration, these costs will be paid by us. A prevailing party may have an arbitration award confirmed and judgment entered in any court having jurisdiction. This arbitration agreement is made pursuant to a transaction involving interstate commerce and is governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. This arbitration agreement is an independent agreement which shall survive the completion of your transaction with NCD Financial LLC. WITH THIS AGREEMENT YOU AND WE HAVE AGREED TO RESOLVE ANY POTENTIAL DISPUTES BETWEEN US THROUGH BINDING ARBITRATION AND TO WAIVE ANY RIGHT AND OPPORTUNITY OTHERWISE AVAILABLE TO PURSUE LEGAL ACTION AGAINST THE OTHER IN COURT, AT TRIAL, OR BEFORE A JUDGE OR JURY.

28. AGREEMENT NOT TO BRING OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring or participate in class action suits is an independent agreement and shall survive the closing and repayment of your Account with us. This section does not apply to WI residents.

29. AUTHORIZED ELECTRONIC FUNDS TRANSFER PAYMENTS: You may repay your Account by either check or electronic funds transfer. Payment by check should be mailed to 3911 N. Schreiber Way, Coeur d'Alene, ID 83815 by the time indicated on your billing statement. If you choose to pay by electronic funds transfer, by executing this Agreement you hereby authorize Us, or our agents, to process debit charges to your financial institution in a range of amounts equal to the minimum payment you instruct our agent plus any fees incurred under Paragraph 17 of the

Interest Rate and Charges	
Annual Percentage Rate (APR) for Purchases	0.0%
How to Avoid Paying Interest	Interest is charged from the time of shipping, when applicable. There is no grace period during which you can avoid paying interest.
Minimal Interest Charge	There is no minimum interest charge.
Fees	
Annual Fee	\$49
Penalty Fees	
• Late Payment	\$5
• Returned Payment	\$15

Agreement "Fees" not to exceed to my/our account indicated on your sales receipt at the depository financial institution named and to debit the same to such account. By executing this agreement you also authorize Us or our agents to process credit charges to your financial institution to process any applicable Cash Rewards. I/we acknowledge that the

origination of ACH transactions to my/our account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until we have received at least 3 days written notification from me (or either of us) of its termination in such time and in such manner as to afford Company and Depository a reasonable opportunity to act on it.

30. **CREDIT LIMIT:** Your limit is established based upon your personal information provided, payment history, validation with third party databases and/or the merchandise you purchase from NCD Financial.

31. **BALANCE CALCULATION.** We calculate your balance using a method called "average daily balance method" (including new purchases). See your account agreement for more details.

32. **CONSENT FOR USE OF TELEPHONE NUMBERS and SMS TEXTS.** You authorize NCD Financial, its affiliates, agents, and others calling at their request or on their behalf to contact you at any number (i) you have provided to us (ii) from which you have called us, or (iii) which we obtain and believe we can reach you at. We may contact you in any way, such as calling, texting, using an automated dialer for telephone calls and leaving pre-recorded messages. We may contact you on a mobile, wireless, or similar device, even if you are charged for it by your provider. You may have such communications disabled by notifying us at:

**Mail:** NCD Financial, LLC, 3911 N. Schreiber Way, Coeur d' Alene, ID 83815

**Email:** info@ncdfinancial.com

**Phone:** (208) 779-3200

**Online:** My Account at [www.ncdfinancial.com](http://www.ncdfinancial.com)

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Credit Bureau Dispute:** If you think we have reported inaccurate information on your credit file or a credit reporting agency, write us at: NCD Financial, LLC, 3911 N Schreiber Way, Coeur d'Alene, ID 83815. Please provide your account number and a copy of your credit bureau report with the information that you believe is inaccurate.

**All Accounts, including California and Utah Residents:** As required by applicable 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.

**All Accounts, including New York/Rhode Island/Vermont Residents:** You agree to give NCD Financial permission to access your credit report in connection with any transaction, or extension of credit, and on an ongoing basis, for the purpose of reviewing your Account, adjusting the credit limit on your Account, taking collection action on your Account, or for any other legitimate purposes associated with your Account. Alimony, child support or separate maintenance payments need not be revealed if you do not want us to consider it in determining your creditworthiness. Upon your request, you will be informed of whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report. New York residents may contact the New York State Banking Department: 1-800-518-8866.

**Connecticut Residents:** Damages may be imposed if a check is dishonored. Connecticut General Statutes §52-565a authorizes our collection of damages for dishonored checks; criminal penalties may also apply.

**Maryland Residents:** Maryland law requires that if you send us a written request about the status of your Account and we do not answer that request within 60 days after we receive it, you are not required to pay a finance charge for that 60 day period or until we answer.

**Missouri Residents:** If you prepay your Account in full, you may be entitled to a refund of certain interest under Mo. Rev. Stat. §408.170.

**New Hampshire Residents:** Reasonable attorney's fees will be awarded to you if you prevail in (a) any action, suit or proceeding brought by us, or (b) any action brought by you. If you successfully assert a partial defense or set-off, recoupment or counterclaim to an action brought by us, the court may withhold from us the entire amount or such portion of the attorney fees as the court considers equitable.

**New York Residents:** New York residents may contact the New York state banking department to obtain a comparative listing of credit card/line rates, fees and grace periods: 1 State St., New York, NY 10004, 1-800-518-8866.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Married Wisconsin Residents:** No provision of any marital property agreement, any unilateral statement, or court decree under Wisconsin's Marital Property Act adversely affects the interest of a creditor unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. We may require that you pay the entire amount that you have outstanding if you do not pay amounts that come due 2 times within 12 month period. You will also have to pay your entire amount outstanding if you fail to do anything required in this agreement and that failure makes it likely that you will not be able to pay your bills from us as they become due.

**Texas Residents:** To contact us about your Account call 1-(866) 774-7254. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Phone (800) 538-1579; [www.occ.state.tx.us](http://www.occ.state.tx.us). Contact the Commissioner relative to any inquires or complaints.

## Addendum to NCD Financial, LLC Account Terms and Conditions for Layaway Purchases

**GENERAL.** This section of the agreement ("Agreement") contains the terms and conditions that apply to, and govern the use of purchases you are making a down payment, or payments on, prior to the shipping of your purchase, which is also defined as Layaway and is also defined by your state's layaway laws. An example is an item you purchased that exceeds your available credit and that you have chosen to make payments on until your balance is less than or equal to your credit limit. This Agreement begins on the date we accept your order instructions: (i) a signed Purchase Agreement; (ii) an electronic communication of your acceptance of these pre-payment terms prior to shipping for your purchase, or (iii) your acceptance of the account verbally and ends one year from then.

**1. MINIMUM LAYAWAY PAYMENT DUE:** When applicable and as described in your Sales Receipt, you authorize a one-time activation payment and recurring layaway payments on the specified dates. You understand that this authorization will remain in full force and effect until you notify us in writing that you wish to revoke this authorization as described in Paragraph 19. You understand that we require at least three business days' prior notice in order to cancel this authorization. You understand that to receive shipment of your purchase before you pay it in full, you must show our auditors that you are credit worthy by paying consecutive recurring layaway payments equal to the down payment described in your Sales Receipt, providing reasonable satisfactory proof of identity and showing that you reasonably have the capacity to make the payments should your Account be financed. When you meet these requirements and pay as agreed, we will approve your Account to be financed and then ship your purchase as described in Section 8, Delivery, and your Account will then be governed by the Terms and Conditions for Revolving Charge Agreement and Terms and Conditions for Receipt of Merchandise & Services. You agree to pay every layaway payment on time. Up to Seven to Ten business days are required for your drafts to clear our bank and post to your Account. You understand that meeting the down payment requirement, especially through a consecutive layaway payment history when applicable, is a major requirement to qualify for shipping your merchandise before your balance is paid in full. If any of your payments are returned unpaid for any reason, at any time (i.e., insufficient funds, account closed, declined, etc.), if you request to cancel your account, if you request or change your payment draft amount, if you request or change your payment draft frequency, if you have a change in marital status, if you have a change in employment, if you have a change in income, if you change the financial institution we are drafting, if any of the information you have provided us is false or misleading, OR IF WE DEEM OURSELVES IN ANY WAY INSECURE, you may be required to pay your entire layaway purchase amount before your layaway purchase is shipped unless you request in writing as described in Section 13, Guaranteed Approval.

**2. DEFAULT.** Subject to the limitations of applicable law, you will be in default under this Agreement upon (a) your failure to make at least the Minimum Payment when due, (b) your violation of any other provision of this Agreement, (c) your death, or (d) your becoming the subject of bankruptcy or insolvency proceedings, (e) your supplying us with misleading, false, incomplete or incorrect information, (f) your becoming incompetent, (g) your payment being returned unpaid by your financial institution for any reason, (h) this agreement expires before your Account is paid in full. After default or your death, and subject to the limitations of applicable law, we have the right to (i) terminate your Account, in which case the terms of this Agreement will apply until full payment of the amount owing on your Account is received, (ii) require you to immediately pay your entire Account balance, and all Fees and other charges listed in this Agreement, and (iii) bring an action to collect all amounts owed. If you are in default you give us permission to draft your financial institution in any amount at any time until your account balance is paid in full. You understand that we are taking steps to fulfill your order and incurring expenses in reliance on your meeting your obligations hereunder such that, in the event of your default, we may be economically harmed to a degree and in an amount that would be difficult or impossible to determine with complete accuracy. Therefore, upon occurrence of your default we also reserve the right to obtain a credit bureau report on you. Additionally, if your Account is in default, any special promotions, discounts, Bonus Points or rebates initially offered to you can be revoked or their stated value added to your total balance and the shipping of your merchandise will be delayed no less than six weeks for each defaulted payment.

**3. CANCELLATIONS; REFUNDS and RETURNS:** Cancellations: You can cancel your order for any reason at any time. Refunds: All NCD Financial customers are provided with a full cash refund during the first 30 days after placing their order and then store credit thereafter. You can cancel your order by writing to us at: NCD Financial, LLC, 3911 N. Schreiber Way, Coeur d'Alene, ID 83815, or by contacting a customer representative at (208) 779-3200. Returns: Returns are subject to the T&C for Receipt of Merchandise.

**4. CHANGE OF ADDRESS.** You agree to notify us if you change your address. Until we receive notice of a new address, we will continue to send notices to the last address you gave for this Account. You agree that when you notify us of a new address, or when we otherwise receive notice of your new address, the terms of this Agreement specifically applicable to the residents of your state will apply to the balance of your Account after we receive notice of your new address.

**5. FORCE MAJEURE and DELAY IN ENFORCEMENT:** Our failure to perform any term, or condition of this Agreement as a result of conditions beyond our control such as but not limited to, acts of God, governmental restrictions, power failures, wars, failures of suppliers or subcontractors, or damage or destruction of any network facilities or servers, shall not be deemed a breach of this Agreement. As well, we can delay enforcing any of our rights under this Agreement or under applicable law without losing any of these rights or any other rights. Even if we do not enforce our rights at any one time, we may enforce them at a later date.

**6. ACCURACY OF INFORMATION and IDENTITY PROTECTION.** All of the information you furnished to us is, to the best of your knowledge, complete and accurate. You agree that we may obtain employment and income records, verify your credit references and we may check any of the information provided on this application from whatever source we choose to verify it. Additionally, upon request, you agree to promptly give us accurate updated financial information about yourself. All customers may be required to provide to our auditing department the following documentation for Identity, Residence and Employment verification purposes only: photocopy of your federally issued social security card; photocopy of a current utility bill or current bank statement with positive balance in your name and showing your current address; photocopy of a current pay stub in your name and showing minimum of six (6) months of employment.

**7. SPECIAL PROMOTIONS:** If applicable, any special promotions, Reward Points, free services, rebates or free promotional items (cash or other) included with your purchase are provided contingent upon your Account not going into default. Free promotional items will be delivered upon your balance being paid in full or 12 months from the date of your first layaway payment (which ever occurs first), provided that your Account has not gone into Default status. If the promotional items are shipped prior to your balance being paid in full and your Account goes into Default status, you may be required to pay no less than the listed value in your sales order for those promotional items. If your Account is in Default and you notify us that you still wish to receive the promotional items, they will be added to your balance and delivered when paid in full.

**8. DELIVERY:** After you have met or completed the requirements set forth in this Layaway Agreement AND been approved for delivery, you agree to allow us up to three to six weeks for the delivery of your purchase. We will always attempt to get it to you sooner, as this just makes good customer service.

**9. SEVERABILITY.** If any provision of this Agreement is determined to finally be void or unenforceable under applicable law, rule, or regulation, all other provisions of this Agreement shall remain valid and enforceable.

**10. ENTIRE AGREEMENT and ASSIGNMENT.** This Agreement constitutes the entire agreement between you and us relating to your Account and supersedes any other prior or contemporaneous agreement between you and us related to your Account. If there is any conflict between these documents, the terms of this Agreement control. As well, we may sell, assign, or transfer all or any portion of your Account or Account balance and your rights under this Agreement without prior notice to you. You may not sell, assign, or transfer your Account.

**11. CHANGE OF TERMS:** We may change or terminate any terms, conditions, services or features of your Account or this Agreement at any time. We may also add new terms, conditions, services or features to your Account or this Agreement. To the extent required by law, we will notify you in advance of any change in terms or any new terms by mailing a notice to you at your address as shown on our records.

**12. FEES:** We may impose on your Account a Returned Payment Fee (currently \$15), which will be added to your Account balance when assessed each time any payment on your Account is returned unpaid by your bank or other financial institution for any reason. You may call Customer Service at (703) 321-2106 for a current fee schedule.

**13. GUARANTEED APPROVAL:** If you request in writing at the address listed in these Terms to the Auditing department that you want to be financed, we guarantee to finance at least twenty percent (20%) of your balance irrespective of any prior events that have occurred with your Account.

**14. ADDITIONAL RIGHTS OF OURS.** We may agree to extend the due date of any payment due under this Agreement for any length of time, release any Security Interest we have in connection with this Agreement, or release in whole or in part any other person responsible under this Agreement without notifying you and without releasing you in whole or in part from your obligation to pay all amounts owed under this Agreement or to otherwise perform the terms and conditions of this Agreement.

**15. CERTAIN WAIVERS.** You waive the right of "Presentment" and "Notice of Dishonor." "Presentment" means the right to require us to demand payment of amount due under this Agreement. "Notice of Dishonor" means the right to require us to give notice to the persons that amounts due under this Agreement have not been paid. You also waive demand for payment, protest, notice of protest, and all other notices and demands, to the fullest extent permitted by applicable law.

**16. CHOICE OF LAW/VENUE:** This Agreement shall be deemed to have been made and executed in the state of Virginia. Therefore this agreement shall be construed and enforced in accordance with the laws of the Commonwealth of Virginia and the venue for any action, dispute or proceeding with respect to this Agreement shall be Fairfax, Virginia.

# Addendum to NCD Financial, LLC Account

## Terms and Conditions for Layaway Purchases

17. AGREEMENT TO ARBITRATE DISPUTES: By entering into this Agreement, you and NCD Financial agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees that arise out of or relate to this Agreement, whether for fraud, misrepresentation, breach of contract, pursuant to any common law, federal, or state statute or regulation, or otherwise, shall be exclusively resolved by binding individual (and not class) arbitration before National Arbitration and Mediation ("NAM"), as authorized to award all remedies available by law or equity, pursuant to its effective Standard Rules and Procedures. See [www.namadr.com](http://www.namadr.com) or contact NAM, 990 Stewart Ave., 1st Floor, Garden City, NY 11530, Phone (800) 358-2550, Fax (516) 794-9771 for all inquiries. If the form of Arbitration (Written testimony/In-Person Hearing) cannot be agreed upon, then Oral Arbitrations by phone will be conducted, and, based on your ability to pay, the costs of arbitration will be paid by us. The prevailing party may have an arbitration award confirmed and judgment entered in any court having jurisdiction. This agreement, governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, is an independent agreement which shall survive the completion of your transaction with NCD Financial. WITH THIS AGREEMENT, YOU AND WE HAVE AGREED TO RESOLVE ANY POTENTIAL DISPUTES BETWEEN US THROUGH BINDING ARBITRATION AND TO WAIVE ANY RIGHT AND OPPORTUNITY OTHERWISE AVAILABLE TO PURSUE LEGAL ACTION AGAINST THE OTHER IN COURT, AT TRIAL, OR BEFORE A JUDGE OR JURY

18. AGREEMENT NOT TO BRING OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring or participate in class action suits is an independent agreement and shall survive the closing and repayment of the layaway purchase for which you have established. This section does not apply to WI residents.

19. AUTHORIZED ELECTRONIC FUNDS TRANSFER PAYMENTS: For Layaway purchases, you may repay your Account by electronic funds transfer. By executing this Agreement for a Layaway purchase you hereby authorize Us, or our agents, to process debit charges to your financial institution in a range of amounts equal to the minimum payment you instruct our agent plus any fees incurred under Paragraph 12 of the Agreement "Fees" not to exceed to my/our account indicated on your sales receipt at the depository financial institution named and to debit the same to such account. By having executed this agreement you also authorize Us or our agents to process credit charges to your financial institution to process any applicable Cash Rewards. I/we acknowledge that the origination of ACH transactions to my/our account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until we have received at least 3 days written notification from me (or either of us) of its termination in such time and in such manner as to afford Company and Depository a reasonable opportunity to act on it at the address listed above.

## **Addendum to Your NCD Financial LLC Account Terms & Conditions for Member Benefit Services**

**I. General:** The following applies to all Member Benefit Services (Member Benefits) purchased by NCD Financial, LLC customers in conjunction with your Account Terms and Conditions. In this "Explanation of Member Benefits," "we," "us," and "our" and "Producer" refer to NCD Financial, LLC. "Your," "you," "Customer" "Member", "Client" and "Covered Member" refer to all persons who receive, purchase, and/or are eligible to receive a variety of NCD Financial Member benefits. Nation Motor Club, Inc. DBA Nation Safe Drivers (NSD) and Legal Club are "Third Party Service Providers", "Service Providers" and/or "Providers". Your Member Benefits are comprised of unlimited customer technical support, Account Management Services, Bonus Reward Points, and, but not limited to, additional Member Benefit Services provided by us or Third Party Service Providers. Please note that contracts with Third Party Service Providers are valid when all client and producer procedures are met.

**Effective Date of Coverage, and Benefit Term:** Once the initial payment for Supplemental Member Benefits is received, the Effective date of Coverage begins the first day of the month following the first thirty (30) days from receipt of payment, provided all payments have been received. Benefits are provided on a calendar monthly basis and are renewed at calendar monthly intervals when the monthly membership benefits payment is received or the customer's Account is not in default. Monthly Member benefits will automatically renew on a monthly term basis unless you cancel these benefits or default on electronic monthly membership renewal payments, voluntarily or involuntarily.

**Cancellation and Refund of Member Benefits:** While you can cancel these services at any time, you will continue to be billed and remain eligible for all services until you inform NCD Financial, LLC, either in writing at 13911 N. Schreiber Way, Coeur d'Alene, ID 83815, via info@ncdfinancial.com or through our Customer Service Department at (208) 779-3200, M-F 12:00 pm through 9:00 pm EDT that you want to cancel this service. Upon notice of cancellation, you will no longer be billed for these Member Benefits. No refunds for Member Benefits are available. However, you will continue to be eligible for benefits through the calendar month that Member Benefit Fees were paid. If your Account goes into Default, we may suspend any Supplemental Member Benefit purchase you are receiving until you cure such Default.

**Notice of Member Benefit Fee Changes:** In the event that the amount of the Monthly Membership Benefit fee changes, you will receive a sixty (60) day notice.

**Third Party Member Services Eligibility Requirements:** When accessing services, all NCD Financial Covered Members and Extended Eligible Members (if applicable), should be able to provide: an assigned Member Number and Producer Code. Additionally, Member Number may be required to access Legal Services. Extended Eligible Members are: member's spouse or significant other, any children of members between the age of 18 and 25, and any legal dependents who are living with and are dependent upon the member: such as a parent or grandparent. Only Legal and ID Theft Restoration Services offer services to Extended Eligible Members.

**Disclaimer:** The purpose of NCD Financial's Supplemental Member Benefits is to provide service in specific common emergency and/or nuisance situations for motorists, as well as situations where consumers are increasingly vulnerable, such as ID theft. It additionally provides specific and limited discounts on legal services, travel, and prescription drugs: All Membership Benefits are subject to the Terms and Conditions of the Third Party Service Provider. **NCD Financial Supplemental Member Benefits ARE NOT liability insurance contracts and DO NOT, AND ARE NOT INTENDED TO comply with any financial responsibility law. This is NOT AN INSURANCE CONTRACT.**

**Limitation of Liability:** You agree to indemnify and hold us, our Third Party Partners, parents, subsidiaries and affiliates, and each of their respective members, officers, directors, employees, agents, co-branders and/or other partners, harmless from and against any and all claims, expenses (including reasonable attorneys' fees), damages, suits, costs, demands and/or judgments whatsoever, made by any third party due to or arising out of: (a) your use of any supplemental product or member benefit service made available to you through NCD Financial, LLC (b) your breach of this Agreement and/or (c) your violation of any rights of another individual and/or entity. The provisions of this paragraph are for the benefit of NCD Financial, LLC, its Third Party Partners, its parent, subsidiaries and/or affiliates, and each of their respective officers, directors, members, employees, agents, shareholders, licensors, suppliers and/or attorneys. Each of these individuals and entities shall have the right to assert and enforce these provisions directly against you on its own behalf. NCD Financial, LLC reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you shall cooperate with us in asserting any available defenses.

All NCD Financial Member Benefits not specifically provided by NCD Financial are subject to the terms and conditions of the Third Party Service Provider. NCD Financial LLC makes no, nor provide any warranties for services or products provided by Third Party Service Providers either expressly or implied as to the fitness of the product and/or service, or its particular use or purpose, and shall not be LIABLE FOR ANY LOSS OR DAMAGE, DIRECTLY OR INDIRECTLY, ARISING FROM THE USE OF SUCH SERVICES, PRODUCTS OR SUPPLEMENTAL PRODUCTS OR FOR CONSEQUENTIAL DAMAGES. Except as expressly provided herein, NCD Financial, LLC will not be liable for any consequential, special, indirect, or punitive damages related to your merchandise or any services, product, supplemental product or Member Benefit received from us, or available through us, even if advised of the possibility of such damages, or for any

claim by any third party. You agree that for any liability related to the purchase of a product, service supplemental product or Member Benefit, we are not liable or responsible for any amount of damages above the amount invoiced for that period for the applicable product, service or benefit, or for the actual cost of the service. Notwithstanding anything in this Agreement to the contrary, the remedies set forth in this Agreement shall apply even if such remedies fail their essential purpose. NCD Financial does not accept liability beyond the remedies set forth herein, including but not limited to any liability for any product, supplemental product or service not being available for use, lost profits, loss of business or for lost or corrupted data or software, or the provision of services, support or benefits. This does not apply to transactions in New Jersey.

## **II. Emergency Road Service Benefit (When Applicable):**

You must register your vehicle with us before initial coverage begins or as soon as possible thereafter in order to claim Roadside Benefits for the next coverage period. You can register your vehicle by contacting our Customer Service Department. Your membership contract contains NSD 24 hour emergency road service telephone number for member to call when member's auto is disabled. NSD will dispatch an emergency service vehicle to your aid, and you are covered for a maximum per disablement for road service, (one service call per disablement). If for any reason road service cannot be dispatched, the member shall receive authorization from NSD to use a garage of their choice, and, upon presentation of original paid tow company receipt, the club shall reimburse the member up to the amount of plan selected.

**Reimbursement:** If for any reason roadside services cannot be obtained by calling the toll-free number, you may qualify for reimbursement of your receipted towing expenses. For consideration, send your original paid receipts as soon as reasonably possible to NAB, 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, Attn: Claims. Qualifying submissions will be reimbursed up to \$50.00: except for Locksmith services which will be reimbursed up to \$25.00.

**NOTICE OF CLAIM:** All claims must be submitted to 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, Attn: Claims as soon as reasonably possible. The Provider reserves right to deny all claims if received later than 60 days. (There is no time limit for Residents of Wisconsin)

### **Emergency Road Service Consists Of:**

**MECHANICAL FIRST AID:** Any service requiring a minor adjustment (exclusive of parts) to enable a disabled vehicle to proceed under its own power.

**TIRE SERVICE:** Changing an inflated spare from mount to wheel.

**BATTERY SERVICE:** Attempting to start vehicle with a booster battery.

**DELIVERY SERVICE:** Delivery of an emergency supply of gasoline, oil, water and other accessories and supplies as may be required and available. Cost of materials delivered shall be paid for by the member.

**TOWING SERVICE:** When a vehicle cannot be started, it can be towed to a destination of your choice by authorized towing service within 15 miles radius. Additional mileage is available and is expected to be paid to the service provider by you at the time service is rendered.

**LOCKSMITH SERVICE:** If keys are locked inside the member's vehicle, NSD will dispatch a locksmith for service. Costs associated with lock repair and keyhole extraction is member's responsibility.

**MAP SERVICE:** Your membership allows you to request and receive specially prepared maps for travel. Merely call 866-294-0934 two weeks in advance of your trip, giving your trip origin and destination.

**THEFT REWARD:** NSD will pay a person, (excluding member's family or relatives) \$500 for information leading to the arrest and conviction of a person for the theft of a member's vehicle or tagged valuable articles.

### **EXCLUSIONS:**

The Roadside Service Benefits do not cover the following:

- Any violation of motor vehicle or traffic laws relating to the operation of a motor vehicle. Driving under the influence of intoxicating liquors, narcotics or psychedelic drugs. Driving without a valid operator's permit, or leaving the scene of an accident without disclosing identity, or failing to stop to ascertain injury and lend assistance, commonly known as hit and run driver.
- When any motor vehicle is operated without permission of the owner thereof.
- Under section 1 hereof, service for trucks in excess of one ton chassis, busses, trailers, tractors, or vehicles of dual wheel class.
- For any service requiring removal of snow or ice from or around Member's motor vehicle, or from any driveway or premises, or street, highway or parking area.
- Gas/credit card receipts are not accepted.
- Reimbursement sought for any bill which, in the opinion of NSD appears to be false or fraudulent, and not for the claimed services.
- All parts of motor vehicle, rental battery, return of rental battery, supplies or accessories furnished by garage or service station shall be at the sole expenses of the member.
- All repairs and material used in repairing flat tire, or services requiring more than one trip by garage or service station shall be at the sole expense of the

## Addendum to Your NCD Financial LLC Account Terms & Conditions for Member Benefit Services

member.

i.) By being involved in any traffic accident or any accident involving a motor vehicle in which a Police Traffic Accident Report is not filed

or made a matter of record.

**Conditions and Limitations of Roadside Services by the Service Provider:** Membership benefit coverage applies only to the scheduled vehicle. Benefits are limited to one (1) service per seventy-two (72) hour period. More than five (5) claims within a calendar year is deemed excessive by the Service Provider and cause for cancellation.

### III. ID Theft Restoration Services Including Legal Services

(Legal Club is the Administrator of the ID Theft Restoration Service)

**ID Theft Restoration:** Upon notification of an identity theft incident, Privacy Advocates will act on behalf of our members as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific "Fraud Packet" via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member's behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member's rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a "Case Completion Kit" including copies of documentation, correspondence, forms and letters for their personal records.

**In Addition**, each member will receive up to \$25,000 of benefits provided by a nationally recognized Carrier with an "A" or better AM Best Rating. This Service will help members offset some of the cost of restoring their identity to its original status, including:

- Lost wages: \$500.00 per week for 4 weeks maximum
- Re-filing of loans
- Defense cost for certain civil & criminal lawsuits: Reasonable and necessary fees incurred in the United States by the Member with the Provider's consent for an attorney appointed by them for:
  - a) Defending any civil or criminal suit brought against the Member by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment of goods or services, or default on a loan solely as a result of a stolen identity incident.
  - b) Removing any civil or criminal judgment wrongfully entered against the Member solely as a result of a stolen identity incident.
- Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the Member for:
  - a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event.
  - b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the Member's efforts to report a stolen identity and/or amend or rectify records as to the Member's true name or identity as a result of a stolen identity incident.
  - c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the Member's discovery of a stolen identity incident.

\*Id theft benefits are not available in NY State.

### IV. Free and Discounted Legal Services for Individuals and Families

Beyond the reimbursement of eligible defense costs, this identity theft program provides access to unlimited discounted legal care, at capped hourly rates, enabling members to both defend themselves and prosecute thieves.

Identity theft victims have access to a proprietary attorney network that will represent them at the low hourly rate of \$125.00, or 40% off the plan attorney's usual and customary hourly rate, whichever is greater, for all extended legal care.

### Family Legal Plan

Members and their family will have access to a nationwide network of plan attorneys that have contracted with Legal Club to provide free and discounted legal services. Upon contacting our MSD, members will be referred to a plan attorney based on language, area of law, and location.

### Free Legal Services

The following nine (9) services are available at no charge from your plan attorney.

- Initial phone consultation for each new legal matter (no time limit)
- Initial face-to-face consultation for each new legal matter (no time limit)
- Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents)
- Plan attorneys will prepare a free Simple Will for the member and their family, as well as update the Will annually for free.
- A state specific, web based, free Living Will form is available to Members. This form can be notarized by a Notary Public. Store this document in a safe location
- Plan attorneys will help Members represent themselves in small claims court
- Assistance in solving problems with government programs, such as INS and welfare
- When deemed appropriate by the plan attorney, he or she will write letters on the members behalf (one letter per legal matter, with no limit on the number of new legal matters)
- When deemed appropriate by your plan attorney, he or she will make phone calls on the members behalf (one phone call per legal matter, with no limit on the number of new legal matters)

\*In many states, Attorney liability may require Plan Attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

### Deeply Discounted Legal Services\*:

The following are eight (8) commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

Legal Service	Member Rate	Non-Member Rate
Traffic Ticket Defense	89	199
Name Change	155	365
Simple Will (w/Minors Trust)	250	530
Bankruptcy (Chapter7)	750	1500
Non-Support (Spouse/Child)	275	1490
Simple Divorce	275	1100
Regular Incorporation	295	585
Personal Real Estate Closing	250	675

The fees listed above do not include additional filing fees, costs, or administrative expenses. They are only for legal services rendered.

### Guaranteed Low Hourly Rate:

Plan attorneys have contracted to never charge more than \$125.00 per hour, or when appropriate, give members a 40% discount off their usual and customary hourly rate, which ever is greater for legal care that goes beyond the free and discounted services described above.

### Retainers:

In the case of extended legal care, plan attorneys may ask the member for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the appropriate discounted hourly plan rate. For instance; 10 hours x \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to the member.

### Contingency Fee Discounts:

The contingency fee discount will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

\*In many states, Attorney liability may require Plan Attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

Please use the following contact information to access your benefits. Always identify yourself as a Nation Safe Drivers Member when accessing any of your benefits

**Identity Theft:** 866-IDHelp2 (866-434-3572) Policy Number: 916304

**Restoration & Lost Credit Card Assistance:** 800-441-6531

**Legal Referrals:** 800-305-6816 [www.legalclub.com](http://www.legalclub.com)

**Legal Services Disclaimer:** NCD Financial encourages its Members to inquire into the credentials and licenses of legal professional that they authorize to represent, and or advise them. This should include all professional members of a legal team assigned to your issue, and or case. Legal representation does not in any way ensure the desired outcome for any individual.

**Addendum to Your NCD Financial LLC Account Terms & Conditions for Member Benefit Services**

**V. Member Discounted Services for Prescription Drugs, Automotive Services, Travel and Theme Parks:** For details on these benefits, please refer to the "Member Discount Package" and "RX SavingsPlus" documents which can be found at [www.ncdfinancial.com/discounts](http://www.ncdfinancial.com/discounts).

**VI. NCD Financial Technical Support Services**

NCD Financial offers unlimited Technical Support for specific electronics that assists Members with accessing the manufacturer's Technical Support, obtaining appropriate repair and operating system discs, and instructing Members on how to open their systems in a safe mode where the operating system can perform diagnostics. In some limited, pre-authorized cases, where the Member must first sign a waiver in the event that any of their personal programs and documents are lost, NCD Financial may accept the return of some electronics for diagnostics, limited repairs, and in limited cases, replacement options.



# Privacy Statement

This Privacy Statement explains how NCD Financial, LLC ("NCD Financial" or "we") collects, uses, and shares information about individuals who do business with NCD Financial. For individuals who hold a layaway account ("Account") with us, we will use and share any information that we collect from or about you in accordance with this Privacy Statement.

**What personal information do we collect?** We obtain information about you ("personal information") when you provide it to us, such as by completing fields or submitting Account application information and/or submitting your request to activate your Account. The types of information we collect may include, without limitation, your name, address, social security number, date of birth, income information, and financial bank account information. We may supplement the information you provide to us with information about you that we collect from other sources, such as credit reporting agencies and providers of marketing information, which may furnish us with additional information about your identity, credit or payment history, purchasing preferences, and other matters.

**How do we use personal information?** We may use personal information for the following purposes:

- To deliver products and services to you.
- To respond to your inquiries and fulfill your requests;
- To send you important information, changes to our terms, conditions and policies and/or other such information;
- To send you marketing communications that we believe may be of interest to you from us or third parties (See How We Use Data for Marketing Purposes and Third Parties)
- To allow you to apply for one of our products, services, or programs;
- To verify your identity and/or location in order to access, service, and maintain your Account;
- To protect our business against risk of loss and fraud;
- To report to a credit bureau;
- For our other business purposes, such as product development, service improvements, data analysis, identification of usage trends, and determining the effectiveness of our promotional campaign; and
- To comply with laws and regulations and other legal process and law enforcement requirements.

**With whom do we share personal information?** We do not share your personal information with third parties except as indicated below:

- **Authorized Service Providers.** NCD Financial may share your personal information with our authorized service providers that perform certain services on our behalf in connection with your Account. These service providers may include, without limitation, financial service providers and fulfillment agencies. These service providers may have access to personal information needed to perform their functions but are not permitted to share or use such information for any other purpose.
- **Trusted Third Parties.** We may also share Account information with other financial companies with whom we jointly offer products and services. Any such company with whom we share your information is required to adhere to similar privacy laws as us.
- **Other Situations.** We also may disclose your information: (i) in response to a subpoena or similar investigative demand, a court order or a request for cooperation from a law enforcement or other government agency; to establish or exercise our legal rights; to defend our legal rights; to defend against legal claims; or as otherwise required by law; (ii) when we believe disclosure is appropriate in connection with efforts to investigate, prevent, or take other action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property or safety of our company, our users, our employees or others; to comply with applicable law or cooperate with law enforcement; or to enforce our agreements or policies; and (iii) in connection with a substantial corporate transaction, such as the sale of our business, a divestiture, merger, consolidation, asset sale or in the unlikely event of a bankruptcy.
- **Aggregated Information.** NCD Financial does share, rent or license aggregated information about you and other customers collectively and other non-personal information NCD Financial collects, at our own discretion.

**How do we safeguard your personal information?** We have implemented reasonable physical, electronic, and procedural safeguards to protect the personal information we have collected about you from unauthorized use,

misuse, disclosure, loss and alteration. You must understand, however, that we cannot guarantee the absolute security of your information, as no networked system or Internet transmission is totally secure. We assume no responsibility or liability if any information relating to you is intercepted and/or used by an unintended recipient.

**How We Use Data for Marketing and with Third Parties?** In accordance with state and Federal law, and subject to its allowable use, we collect your personally identifiable information when you register or sign up to receive products and/or services from us, even if you do not complete your registration, which at our website may include not clicking next/submit or your activation link. The types of personally identifiable information that we collect, during registration or application and when you make a purchase include, without limitation, your name, street address, e-mail address, telephone number(s) and billing account and shipping information. In addition, we may also request information about your use of, or interest in, the types of products and services offered by third-party advertisers with whom we have partnered. Any personal information that you submit to us remains your property. However, by submitting that information to us, you grant us the right to use your personal information for any legal purpose including, but not limited to: a) effectuating a purchase from NCD Financial, LLC that you make at our Website(s); b) transferring your personal information to a third party to effectuate a purchase from a third party advertiser at their Website(s); c) marketing purposes such as sharing your information with third party advertisers, partners, and associates; d) providing promotional offers to you by means of e-mail advertising, telemarketing, text messaging, direct mail marketing, pop-ups, pop-unders and/or online banner advertising. If you would like to be removed from these programs, please follow the opt-out instructions in these programs. Your email address will only be shared with our mailing partner. By filling out or submitting a registration form or partial registration form you are consenting to receive offers from us and third marketers via email, telemarketing postal mail and or SMS text message wireless or other mobile offering to your cell phone. You understand that your wireless carrier's standard charges and rates apply to these messages. For SMS text messages, you may remove our information by replying 'stop', 'end', or 'quit' to the SMS text message you have received and we will remove your personal information within 10 days of receiving such request; e) tracking compliance with our Terms and Conditions; and f) for validation, suppression, content improvement and feedback purposes. You specifically authorize, and provide your express consent to receive, telemarketing calls from us and our third-party marketing partners, including auto-dialed calls, on your landline telephone and/or your cell phone (if such number was provided). You understand that wireless carrier standard rates may apply to any calls to your cell phone. You agree that NCD Financial, LLC may contact you at any time with updates and/or any other information that we may deem appropriate for you to receive in connection with your continued use of your Account with us or our Website (s). By agreeing to this Privacy Policy, you hereby consent to disclosure of any record or communication to any third party when we, in our sole discretion, determine the disclosure to be appropriate, including, without limitation, sharing your e-mail address with other third parties for suppression purposes in compliance with the requirements of the CAN-SPAM Act of 2003, as amended from time to time. In addition, you agree that by submitting your personal information to us, such act constitutes a purchase, an inquiry and/or an application for purposes of the Amended Telemarketing Sales Rule, 16 CFR §310 et seq. (the "ATSR"). Notwithstanding that your telephone number may be listed on the Federal Trade Commission's Do-Not-Call List, we retain the right to contact you via telemarketing in accordance with the ATSR. Moreover, by registering with, making a purchase from, or requesting information from, a third party advertiser at or through our Website(s), such action shall constitute a purchase, an inquiry and/or an application with the respective third party advertiser for purposes of the ATSR and you may be contacted via e-mail direct mail and/or telemarketing by such third party advertiser in accordance with the ATSR. We may share with third party advertisers certain Website usage information of individuals that have received targeted promotional campaigns for the purpose of formatting future campaigns and upgrading visitor information used in reporting statistics. For this purpose, we may track some of the pages that you visit on our Website through the use of pixel tags (also called clear gifs). By submitting information at and/or registering at this Website, you agree to allow us to share such Website usage information with third parties. You may request that we not share your information with third parties by either logging into your online Portal account or visiting: <https://www.ncdfinancial.com/unsubscribe> and completing the unsubscribe form. It is important you understand that changing your preferences

regarding your receipt of marketing communications from us will not prevent other companies with which we already have shared your information, including third party advertisers, from continuing to provide you with offers. Notify these companies directly when contacted by them of your choices regarding their use and sharing of your information. In addition, please note that if you subsequently sign up for another one of our product or service offerings, you will need to reconfirm any information sharing preferences that you have previously changed. We may collect certain non-personally identifiable information about you when you visit many of the pages of this Website. This non-personally identifiable information includes, without limitation, the type of browser that you use (e.g., Safari, Firefox, Chrome, Internet Explorer, etc.), your IP address, the type of operating system that you use (e.g., Mac OS, Windows, Linux, etc.) and the domain name of your Internet service provider (e.g., Comcast, Time Warner, Verizon, etc.). We use the non-personally identifiable information that we collect to improve the design and content of our Website and to enable us to personalize your Internet experience. We also may use this information in the aggregate to analyze Website usage, as well as to offer you products and services. We also reserve the right to use aggregate or group data about our visitors for lawful purposes. Aggregate or group data is data that describes the demographics, usage and/or characteristics of our visitors as a group. By visiting and/or supplying your personal information at this Website, you agree to allow us to provide such aggregate data to third parties. We also may use "cookies" to enhance your experience in using our Website. Cookies are text files that we place in your computer's browser to store your preferences. We use cookies to understand Website usage, to personalize your experience, and to improve the content and offerings on our Website. We do not knowingly collect information from minors under the age of 18. No information should be submitted to, or posted at, this Website by individuals under 18 years of age. We encourage parents and guardians to spend time online with their children and to participate and monitor the interactive activities of their children.

**How can you correct or update personal information we have collected about you?** To access the personal information collected about you, to correct factual errors in such information, or to update our records with respect to your personal information, please contact us by the contact information provided below

**How do I tell you about my privacy choices?** You may contact us by the contact information provided below

**What about joint accounts?** Each person may separately make privacy choices, and joint account holders may make privacy choices for each other. If only one joint account holder makes a privacy choice, information about the other joint account holder may be shared.

**Special Notice for Vermont Residents.** In order to comply with Vermont law, we will not share information we collect about Vermont residents with companies outside our corporate family unless the law allows. For example, if we disclose information about you to other financial institutions with which we have joint marketing agreements, we will only disclose your name, contact information and information about your transactions.

**What choices do you have about information sharing?** You may tell us not to share information about you with other companies outside of those companies involved with servicing your Account. Even if you do tell us not to share, we may do so as required or permitted by law, and if you have authorized us to share information in connection with that product or service.

## YOUR CHOICES

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

## TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. 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 please contact us using any one of the options listed below.

## Contact Information:

**Mail:** NCD Financial, LLC, 3911 N. Schreiber Way, Coeur d' Alene, ID 83815

**Email:** [info@ncdfinancial.com](mailto:info@ncdfinancial.com)

**Phone:** (208) 779-3200

# Privacy Notice for California Residents

Effective Date: [1/1/2022]

Last Reviewed on: [12/1/2021]

This **Privacy Notice for California Residents** supplements the information contained in NCD Financial's Disclaimer and Privacy Policy and applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (CCPA) and any terms defined in the CCPA have the same meaning when used in this notice.

## Information We Collect

Our Website collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("**personal information**"). In particular NCD Financial's ("**Website**"), has collected the following categories of personal information from its consumers within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	[YES]
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	[YES]
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	[NO]
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	[YES]
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	[NO]
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	[YES]
G. Geolocation data.	Physical location or movements.	[YES]
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	[NO]
I. Professional or employment-related information.	Current or past job history or performance evaluations.	[YES]
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	[NO]
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	[NO]

Personal information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

NCD Financial obtains the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our Website.

## Use of Personal Information

We may use, or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery. We may also save your information to facilitate new product orders or process returns.
- To provide, support, personalize, and develop our Website, products, and services.
- To create, maintain, customize, and secure your account with us.

- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our Website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of NCD Financial's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by NCD Financial about our Website users is among the assets transferred.

NCD Financial *will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.*

### Sharing Personal Information

NCD Financial may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

We share your personal information with the following categories of third parties:

- Service providers.
- Data aggregators.

### *Disclosures of Personal Information for a Business Purpose*

In the preceding twelve (12) months, Company has disclosed the following categories of personal information for a business purpose:

[Category A: Identifiers.]

[Category B: California Customer Records personal information categories.]

[Category D: Commercial information.]

[Category F: Internet or other similar network activity.]

[Category G: Geolocation data.]

We disclose your personal information for a business purpose to the following categories of third parties:

- Service providers.
- Data aggregators

### *Sales of Personal Information*

In the preceding twelve (12) months, Company has not sold personal information

### Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

### *Access to Specific Information and Data Portability Rights*

You have the right to request that NCD Financial disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request (see Exercising Access, Data Portability, and Deletion Rights), we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).
- If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
  - sales, identifying the personal information categories that each category of recipient purchased; and
  - disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

### *Deletion Request Rights*

You have the right to request that NCD Financial delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see Exercising Access, Data Portability, and Deletion Rights), we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

#### *Exercising Access, Data Portability, and Deletion Rights*

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 1-866-774-7254
- Emailing us at [privacyofficer@ncdfinancial.com](mailto:privacyofficer@ncdfinancial.com)

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

For instructions on exercising sale opt-out rights, see *Personal Information Sales Opt-Out and Opt-In Rights*.

#### *Response Timing and Format*

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

#### Other California Privacy Rights

California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to [privacyofficer@ncdfinancial.com](mailto:privacyofficer@ncdfinancial.com) or write us at:

Privacy Officer, NCD Financial, LLC, 3911 N. Schreiber Way, Couer d'Alene, ID 83815

#### Changes to Our Privacy Notice

NCD Financial reserves the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the Website and update the notice's effective date. **Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.**

#### Contact Information

If you have any questions or comments about this notice, the ways in which NCD Financial collects and uses your information described below and in the Disclaimer and Privacy Policy, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

**Phone:** 1-866-774-7254

**Website:** [www.ncdfinancial.com](http://www.ncdfinancial.com)

## CREDIT REPORTING - NCD FINANCIAL IS NOT A CREDIT REPAIR COMPANY

Reporting on your payments to a Credit Bureau is considered by NCD Financial to be a value-added service. Reporting on individual customers' payment histories to a Credit Bureau has had a positive effect for some of our customers, who make their payments on time and who have not had any payments returned by their bank for any reason.

While NCD Financial may report on your payments to a Credit Bureau, NCD Financial IS NOT A CREDIT REPAIR COMPANY. **Title IV of the Consumer Credit Protection Act (Public Law 90-321, 82 Stat. 164) states that a *Credit repair organization*:** (A) means any person who uses any instrumentality of interstate commerce or the mails to sell, provide, or perform (or represent that such person can or will sell, provide, or perform) any service, in return for the payment of money or other valuable consideration, for the express or implied purpose of: (i) improving any consumer's credit record, credit history, or credit rating; or (ii) providing advice or assistance to any consumer with regard to any activity or service described in clause (i); and, (B) DOES NOT INCLUDE: (i) any nonprofit organization which is exempt from taxation under section 501(c) (3) of the Internal Revenue Code of 1986; (ii) any creditor (as defined in section 103 of the Truth in Lending Act,(5) with respect to any consumer, to the extent the creditor is assisting the consumer to restructure any debt owed by the consumer to the creditor; or (iii) any depository institution (as that term is defined in section 3 of the Federal Deposit Insurance Act) or any Federal or State credit union (as those terms are defined in section 101 of the Federal Credit Union Act), or any affiliate or subsidiary of such a depository institution or credit union.

NCD FINANCIAL CANNOT AND DOES NOT REPAIR ANY INDIVIDUALS' CREDIT REPORT OR CREDIT SCORE. NCD FINANCIAL DOES NOT SOLICIT, OR SEEK REIMBURSEMENT FOR ANY SERVICES THAT CLAIMS TO BE ABLE TO REPAIR ANY INDIVIDUALS' CREDIT REPORT OR CREDIT SCORE.

## **NCD Financial Rewards Points Program Terms & Conditions**

NCD Financial, LLC ("NCD Financial," "we," "us") offers its customers ("Customers," "you") who buy NCD Financial products the opportunity to participate in the NCD Financial Rewards Program (the "Program") and earn reward points. The Program terms and conditions ("Terms & Conditions") govern the Program and NCD Financial's relationship with members of the Program. Membership in the Program is subject to the Terms & Conditions set forth below, and unless specifically indicated otherwise, these Terms & Conditions apply to all Customers participating in the Program.

If you require clarification or further information with regard to any of these Terms & Conditions, you may contact us at 3911 N. Schreiber Way, Coeur d'Alene, ID 83815 or send an email to [info@ncdfinancial.com](mailto:info@ncdfinancial.com).

### **1. Program Eligibility and Membership**

#### **General**

1. The Rewards Program is offered at the sole discretion of NCD Financial, and participation in the Program is subject to the Terms & Conditions and any other rules, regulations, policies or procedures that NCD Financial may adopt from time to time. NCD Financial has the sole discretion to interpret and apply the Terms & Conditions, and all related questions or disputes regarding these Terms & Conditions will be resolved by NCD Financial in its sole discretion.
2. NCD Financial may amend the Terms & Conditions at any time without notice.
3. Participation in the Program is generally available to all individuals that purchase a product from NCD Financial on or after May 1, 2012.
4. NCD Financial reserves the right to create and execute ad hoc incentive or benefit programs that may deviate from the Program. Eligibility for such ad hoc incentive or benefit programs shall be determined at the sole discretion of NCD Financial.

#### **Enrollment**

1. Customers that purchase a product from NCD Financial on or after May 1, 2012 automatically are enrolled in the Program. Each customer enrolled in the Program will be assigned a unique Rewards Program account number. We will mail each customer enrolled in the Program a Rewards Program card that displays the unique Rewards Program account number.
2. Individuals that have not purchased a product from us may enroll in the Program at any time by creating an account on our website at [www.ncdfinancial.com](http://www.ncdfinancial.com) or sending an email to [info@ncdfinancial.com](mailto:info@ncdfinancial.com). Each customer enrolled in the Program will be assigned a unique Rewards Program account number. We will mail each customer enrolled in the Program a Rewards Program card that displays the unique Rewards Program account number.

### **2. Rewards Program Benefits and Incentives**

#### **Earning Program Points**

1. You may earn Program points ("Points") when you make payments on your NCD Financial account. Additional points (Bonus Points) may be earned when certain purchases are paid in full or at our discretion.
2. Customers who are enrolled in the Program earn one hundred (100) Points for every dollar paid to NCD Financial.
3. Points begin to accrue when the initial layaway purchase period is complete and NCD Financial begins to finance the balance of your account or when your balance is paid in full, whichever occurs first. Once Points begin to accrue, you will receive Points for payments made during the initial layaway purchase period and for payments made from that point forward. For more information about our layaway program, visit our website at [www.ncdfinancial.com](http://www.ncdfinancial.com).
4. All Points are earned sixty (60) days after a payment is received by NCD Financial.

#### **Redeeming Program Points**

1. Subject to these Terms & Conditions, Points can be redeemed for Rewards.
2. In order to redeem Points for Rewards, you must not be in default under your NCD Financial Revolving Charge Agreement, as set forth in Section 4 of the Revolving Charge Agreement.
3. Points can be redeemed for certain products listed in the NCD Financial electronic catalog ("Product Reward") which can be obtained by emailing us.
4. All products that are eligible for a Product Reward are assigned a points value.
5. To redeem your Points for a Product Reward, you can call our customer service department at (208) 779-3200 or enter your Rewards Program account number during the online check-out process.
6. NCD Financial reserves the right to substitute a Product Reward of equal or greater value if a Product Reward is unavailable or for any other reason.
7. Points (not Bonus Points) also can be redeemed for cash ("Cash Reward"). Two thousand (2000) Points equal to one (1) U.S. dollar. Bonus Points are redeemed at twenty thousand (20,000) Bonus Points to one (1) U.S. dollar.
8. If you redeem your Points for a Cash Reward, we will apply the Cash Reward to your outstanding NCD Financial account balance (if any). If you do not have an account balance or you have enough Points remaining after we apply your

Cash Reward to your account balance to redeem cash, we will issue an electronic funds transfer to the financial institution tied to your NCD Financial account. If we cannot issue an electronic funds transfer, we will send a check to your last known mailing address.

9. To redeem your Points for a Cash Reward, you can contact our customer service department at (208) 779-3200 or log into your account on [www.ncdfinancial.com](http://www.ncdfinancial.com).
10. Points redeemed for a Cash Reward take up to twenty (20) days to process.
11. Neither Points nor Rewards are transferable.
12. Rewards will not be available to Customers that have not complied with all of the Terms & Conditions, as determined by NCD Financial in its sole discretion.

### **3. Modification, Cancellation and Termination**

1. The Program has no predetermined termination date and may continue until such time as NCD Financial, at its sole discretion, elects to designate a program termination date. NCD Financial has the right to terminate the Program by providing notice on the Program webpage at [www.ncdfinancial.com](http://www.ncdfinancial.com). NCD Financial may terminate the Program without such notice, in whole or in part, in any jurisdiction(s), if required to do so by applicable law.
2. NCD Financial reserves the right to revoke, cancel or suspend any membership, Reward, and/or any and all unredeemed Points, or take other action at its sole and unfettered discretion, in cases of: (1) violation of these Terms & Conditions; (2) fraud or abuse involving the Program; (3) misrepresentation of any information or any misuse of this Program; (4) violation of any national, state or local law or regulation in connection with participation in the Program; (5) default under your NCD Financial Revolving Charge Agreement, as set forth in Section 4 of the Revolving Charge Agreement; or (6) any action to the detriment of the Program. In addition to discontinuance of Program membership, NCD Financial shall have the right to take appropriate administrative and/or legal action as it deems necessary.
3. Discontinued, revoked, or terminated membership will result in the loss of all accumulated Points and the closing of your account. If NCD Financial revokes your account for any reason, you may not reapply for membership and any account opened in your name and Points earned in that account shall be forfeited upon discovery.
4. If you cancel your membership, or if your account is closed due to inactivity, you may be eligible for membership at a later date, but you will not recover any Points forfeited from the prior membership or after 12 months of inactivity.

### **4. Limitation of Liability**

1. BY REDEEMING A REWARD, YOU AGREE THAT NCD FINANCIAL AND ITS AFFILIATES AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS (COLLECTIVELY, THE "RELEASED PARTIES") WILL HAVE NO LIABILITY OR RESPONSIBILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY YOU OR ANY PERSON FOR, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND TO PERSONS, INCLUDING PERSONAL INJURY OR DEATH, OR PROPERTY ARISING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ANY ACTION TAKEN OR NEGLECTED TO BE TAKEN WITH REGARD TO THE PROGRAM OR THE REWARD.
2. THE RELEASED PARTIES ARE NOT RESPONSIBLE FOR (A) LOSS OR MISDIRECTION OF, OR DELAY IN RECEIVING, ANY MEMBERSHIP CORRESPONDENCE OR REWARD; (B) THEFT OR UNAUTHORIZED REDEMPTION OF POINTS OR REWARDS OR USE OF REWARD CAUSED BY CIRCUMSTANCES BEYOND THE REASONABLE CONTROL OF NCD FINANCIAL, THE RELEASED PARTIES OR THEIR REPRESENTATIVES AND AGENTS; (C) ANY ACTS OR OMISSIONS OF THIRD PARTIES; OR (D) ANY ERRORS PUBLISHED IN RELATION TO THE REWARDS PROGRAM, INCLUDING, WITHOUT LIMITATION, ANY TYPOGRAPHICAL ERRORS, ERRORS OF DESCRIPTION, AND ERRORS REGARDING ELIGIBLE PURCHASES OR ELIGIBLE REWARDS. WE RESERVE THE RIGHT TO CORRECT WITHOUT NOTICE ANY ERRORS.
3. IN NO EVENT SHALL THE RELEASED PARTIES BE LIABLE TO YOU FOR ANY DELAY IN PERFORMANCE OR FAILURE TO PERFORM DUE TO CAUSES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ANY ACT OF GOD, ACT OF WAR, NATURAL DISASTER, WEATHER, ACT OF TERRORISM, OR ANY ACT OR OMISSION OF A THIRD PARTY. THE SOLE REMEDY AVAILABLE TO YOU IN CONNECTION WITH THE PROGRAM (WHETHER THE YOUR CLAIM IS BASED IN LAW OR EQUITY) SHALL BE THE CREDITING OR RE-CREDITING TO YOUR PROGRAM ACCOUNT OF POINTS IN AN AMOUNT NO GREATER THAN THE NUMBER OF POINTS AT ISSUE.
4. WITHOUT LIMITING THE FOREGOING, EXCEPT AS SPECIFICALLY PROVIDED OTHERWISE IN THESE TERMS & CONDITIONS, THE REWARDS ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES. CHECK LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

5. THIS SECTION WILL SURVIVE TERMINATION OF YOUR PARTICIPATION IN THE PROGRAM.

6. YOU ARE RESPONSIBLE FOR ALL APPLICABLE TAXES (FEDERAL, STATE, LOCAL, AND/OR FOREIGN) LEVIED UPON THE REWARDS REDEEMED BY YOU UNDER THE PROGRAM. This Limitation of Liability does not apply in New Jersey.

## **5. Additional Terms**

### **General**

1. NCD Financial's failure to enforce any right or provision of these Terms & Conditions does not constitute a waiver of that right or provision. NCD Financial may revise the Terms & Conditions at any time by posting the revised Terms & Conditions on the Program webpage at [www.ncdfinancial.com](http://www.ncdfinancial.com). Your continued use of the NCD Financial website after the posting of any changes to these Terms & Conditions constitutes your acceptance of those changes. To view the most current version of these Terms & Conditions at any time, click on the "Terms & Conditions" link available on the Program webpage at [www.ncdfinancial.com](http://www.ncdfinancial.com).

2. We reserve the right to verify that Customers have at all times complied with eligibility conditions and the right at all times to monitor Customers' participation in the Program to ensure compliance with these Terms & Conditions. We also reserve the right to review, retain, and/or disclose any information that it collects from Customers through the Program as necessary to satisfy any applicable law, regulation, legal process, or governmental request. Calls to and from NCD Financial's Customer Service Teams may be monitored and/or recorded for training and security purposes.

3. If NCD Financial, its affiliates, or agents determine, in their sole discretion, that they suspect the presence of electronic forgery in the Program or if in fact this has been the case, or if technical difficulties compromise the Program's integrity, NCD Financial may cancel or modify the Program and/or cancel memberships under suspicion. Any attempt by a Customer or any other individual to deliberately harm the NCD Financial website or sabotage the Program's legitimate operation is a violation of penal and civil laws and NCD Financial reserves the right to seek redress against the responsible party or parties to the maximum extent allowed by law.

4. NCD Financial will not be held responsible for Customers entering incomplete or wrong information, or for the technical malfunction of the phone networks or the software or the combination of both, or for data lost, delayed, or spoiled. NCD Financial is not responsible for typographical or printing errors in any materials related to the Program. NCD Financial will not accept responsibility for damaged, lost, or misdirected email, mail, or faxes. Proof of emailing/posting/faxing is not proof of receipt.

### **Communications**

1. By enrolling in the Program, you authorize NCD Financial to communicate with you via various communication channels (including, without limitation, e-mail, post mail, telephone communication, and any other means of communication utilized by the Program).

2. You agree to allow NCD Financial, its affiliates, program administrator, and any rewards providers to store and use your contact information, including names, phone numbers, e-mail addresses, and other information provided to NCD Financial through the Program in accordance with NCD Financial's Privacy Policy.

3. You consent to such information being used in connection with furthering your commercial relationship with NCD Financial and with the Program only, and may be provided to contractors acting on NCD Financial's behalf: NCD Financial distributors who promote, market, and support certain NCD Financial products and services; and assignees of NCD Financial and its subsidiaries for uses consistent with that purpose. You may at any time and with future effect withdraw your consent to (or opt-out from) receiving marketing telephone calls and/or electronic communications from NCD Financial by informing NCD Financial at your online account found at [www.ncdfinancial.com](http://www.ncdfinancial.com).

### **Governing Law**

1. The Program, the NCD Financial website, and these Terms & Conditions are governed by the laws of the State of Virginia without regard to conflict of laws provisions. Any legal proceeding regardless whether on the basis of contract, tort, or on any other basis arising out of the use of, or in connection with, the Program, the Site, or these Terms & Conditions must be brought exclusively in a court of competent jurisdiction in Fairfax County, Virginia.

2. Rewards are offered in good faith, however they may not be available if prohibited or restricted by applicable law or regulation. If for any reason a court of competent jurisdiction finds any provision of these Terms & Conditions to be unenforceable, that provision will be enforced to the maximum extent permissible so as to affect the intent of these Terms & Conditions, and the remainder of these Terms & Conditions will continue in full force and effect. All disputes which cannot be resolved between the parties, and causes of action arising out of or connected with the Program, shall be resolved individually, without resort to any form of class action.

3. The awarding of Points and the redemption of Rewards are void where prohibited by law.



# NCD Financial, LLC

## Terms and Conditions for Receipt of Merchandise & Services

**GENERAL.** This agreement contains the conditions and terms that apply to, and govern the receipt of NCD Financial, LLC merchandise and or services. While we want every customer to be completely satisfied, and we will try to exceed your expectations when we can, this part of the agreement establishes where and within which party is responsible for the product and or service you purchase from us. In this agreement, the word "Account" refers to each such account, and "NCD Financial", "we", and "our", refer to NCD Financial, LLC, or our assignees. "You", and "Your", refer to all persons who were approved by us to receive merchandise and or services provided by, or made available through NCD Financial, LLC, including Member Benefit Services. The Terms and Conditions for receipt of NCD Financial Member Benefit Services can be found as an Addendum to these Terms and Conditions. NCD Financial incorporates by reference this Addendum into these Terms and Conditions for Receipt of Merchandise and Services.

- 1. ACCURACY OF INFORMATION.** All of the information you furnished to us is, to the best of your knowledge, complete and accurate.
- 2. WARRANTIES.** Warranty and service for merchandise including but not limited to computer, television and other electronic and non-electronic devices, if any, is provided by the original manufacturer, not by NCD Financial, LLC. **WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES AS TO MERCHANTABILITY OR AS TO THE FITNESS OF THE MERCHANDISE FOR ANY PARTICULAR USE OR PURPOSE, AND SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE, DIRECTLY OR INDIRECTLY, ARISING FROM THE USE OF SUCH MERCHANDISE OR FOR CONSEQUENTIAL DAMAGES.** Notwithstanding anything in these terms to the contrary, this Disclaimer of Warranties does not apply in New Jersey.
- 3. LIMITATION OF LIABILITY.** You agree that we do not accept liability beyond the remedies set forth herein, including but not limited to any liability for product not being available for use, lost profits, loss of business or for lost or corrupted data or software, or the provision of services and support. Except as expressly provided herein, we will not be liable for any consequential, special, indirect, or punitive damages related to your merchandise or any services received from us, even if advised of the possibility of such damages, or for any claim by any third party. You agree that for any liability related to the purchase of product or service, we are not liable or responsible for any amount of damages above the amount invoiced for the applicable product or service. Notwithstanding anything in this Agreement to the contrary, the remedies set forth in this Agreement shall apply even if such remedies fail their essential purpose. Notwithstanding anything in these terms to the contrary, this Limitation of Liability does not apply to transactions in New Jersey.
- 4. CHANGE OF TERMS:** We may change or terminate any terms, conditions, services or features of your Account or this Agreement at any time. We may also add new terms, conditions, services or features to your Account or this Agreement. To the extent required by law, we will notify you in advance of any change in terms or any new terms by mailing a notice to you at your address as shown on our records.
- 5. INDEMNIFICATION.** You agree to indemnify and hold us, our Third Party Partners, parents, subsidiaries and affiliates, and each of their respective members, officers, directors, employees, agents, co-branders and/or other partners, harmless from and against any and all claims, expenses (including reasonable attorneys' fees), damages, suits, costs, demands and/or judgments whatsoever, made by any third party due to or arising out of: (a) your use of any merchandise received by us (b) your breach of this Agreement and/or (c) your violation of any rights of another individual and/or entity. The provisions of this paragraph are for the benefit of NCD Financial, LLC, its Third Party Partners, its parent, subsidiaries and/or affiliates, and each of their respective officers, directors, members, employees, agents, shareholders, licensors, suppliers and/or attorneys. Each of these individuals and entities shall have the right to assert and enforce these provisions directly against you on its own behalf. We reserve the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you shall cooperate with Company in asserting any available defenses. Notwithstanding anything in these terms to the contrary, this indemnification provision does not apply in New Jersey.
- 6. FORCE MAJEURE:** Our failure to perform any term or condition of this Agreement as a result of conditions beyond our control such as, but not limited to, acts of God, governmental restrictions, power failures, wars, failures of suppliers or subcontractors, or damage or destruction of any network facilities or servers, shall not be deemed a breach of this Agreement.
- 7. DELAY IN ENFORCEMENT.** We can delay enforcing any of our rights under this Agreement or under applicable law without losing any of these rights or any other rights. Even if we do not enforce our rights or remedies at any one time, we may enforce them at a later date.
- 8. SEVERABILITY.** If any provision of this Agreement is finally determined to be void or unenforceable under applicable law, rule, or regulation, all other provisions of this Agreement shall still be valid and enforceable to the extent not prohibited by your state's Consumer Protection Act or laws, if applicable.

**9. RETURNS:** If, within the first thirty days (seven days for electronic items) after delivery of your merchandise, you return or exchange it, you may be subject to pay a restocking fee of 15 percent of the sales price, depending on the condition of the returned item, which will be charged to your Account. Returned merchandise must be in "new" condition with a valid manufacturer warranty. Returns are not accepted after thirty days from delivery.

**10. CHOICE OF LAW/VENUE:** Except to the extent that federal law is applicable, the validity, construction and enforcement of this agreement shall be governed by the laws of consumer protection act of your state at the time you executed this Agreement, if required therein. In all other events this Agreement shall be deemed to have been made and executed in Virginia and shall be construed and enforced in accordance with the laws of the Commonwealth of Virginia and the venue for any action, dispute or proceeding with respect to this Agreement shall be Fairfax, Virginia.

**11. DEFAULT.** Subject to the limitations of applicable law, you will be in default under this Agreement upon your payment being returned for any reason by your financial institution or failure to make at least the minimum payment when due. After any such default, and subject to the limitations of applicable law, we have the right to terminate your Account, including suspension or termination of any recurring services, in which case the terms of this Agreement will apply until you have cured such Default.

**12. SERVICES.** You agree that we may suspend or cancel any recurring service you purchase from us at any time and without notice. You agree that we may suspend or cancel any recurring service you purchase from us should your Account go into Default. We may require you to bring your Account current before restoring any recurring service(s) listed on your Account, which will be at our sole discretion.