

Privacy Policy

FACTS	WHAT DOES MedCred DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">▪ Social Security number and income▪ account balances and payment history▪ medical-related debts, credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MedCred chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
Does MedCred share?		
Can you limit this sharing?		
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – Information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – Information about your creditworthiness	YES	NO
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	YES	YES
To limit our sharing	<ul style="list-style-type: none">▪ Call 213-267-1431 – our menu will prompt you through your choice(s) or▪ Visit us online: medcred.co or email us at legal@medcred.co <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 213-267-1431 or go to medcred.co	

Who we are

Who is providing this notice?

MedCred and its affiliates listed below.

What we do

How does MedCred protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does MedCred collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Provide account information or give us your contact information
- Pay your bills

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Payment processors, credit agencies, direct marketing companies, and other companies.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include credit card companies, banks, and other financial institutions.*

Other important information

CA Residents: Accounts with a California mailing address are automatically treated as if they have limited the sharing with non-affiliates as described above, and sharing will not occur unless you affirmatively agree to such sharing. California residents are provided an additional notice of choices specific to that state.

VT Residents: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described above, except that we may share information for joint marketing purposes with another financial institution with which we have a joint marketing agreement.