

Financial Corporation of America
12515 Research Blvd. Building 2,
Suite 200
Austin, Texas 78759
Mailing Address: PO Box 203500, Austin, TX 78720-3500
Toll Free Telephone Number: 800-880-8200
Business Hours: Monday- Friday 8 AM to 5 PM CST

Financial Corporation of America is a Debt Collection Company.
This is an attempt to collect a debt and any information obtained will be used for that purpose.

We are required under state or local laws to notify consumers of the following consumer rights. This list does not include a complete list of rights consumers have under local, state, and federal laws or regulations.

California:

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

You may request records showing the following: (1) that Financial Corporation of America has the right to seek collection of the debt; (2) the debt balance, including an explanation of any interest charges and additional fees; (3) the date the debt became delinquent or the date of the last payment; (4) the name of the creditor and the account number associated with the debt; (5) the name and last known address of the debtor as it appeared in the creditor's records prior to assignment of the debt; and (6) the names of all persons or entities other than the debt collector to which the debt has been assigned, if applicable. You may also request from us a copy of the contract or other document evidencing your agreement to the debt. A request for these records may be addressed to: PO Box 203500, Austin, TX 78720-3500 or by email at disputes@fcoa.com.

California Debt Collection License Number: 10776-99.

If this is a debt arising from services provided by a hospital located in California then the following applies:

Non-Profit Credit Counseling Services may be available in your area.

Hospital Bill Complaint Program. The Hospital Bill Complaint Program is a state program, which reviews hospital decisions about whether you qualify for help paying your hospital bill. If you believe you were wrongly denied financial assistance, you may file a complaint with the Hospital Bill Complaint Program. Go to HospitalBillComplaintProgram.hcai.ca.gov for more information and to file a complaint.

Colorado:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/).

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Our local Colorado Office is located at 8690 Wolff Ct. Suite 110, Westminster, CO 80031 and can be reached at phone number: 303-920-4763.

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

Connecticut:

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

District of Columbia:

If your debt has not been reduced to a judgment by a court, you have the right to request the following information concerning your debt:

- (1) The name of the original creditor, and the name of any other owners of your debt, including the current owner;
- (2) Your last account number with the original creditor;
- (3) A copy of the signed contract, signed application, or other documents which show your obligations;
- (4) The date that your debt was incurred;
- (5) The date of your last payment, if applicable; and
- (6) An itemized accounting of the alleged debt, including the amount of any

principal, interest, fees, or charges, and whether the charges were imposed by the original creditor, a debt collector, or other owner of the debt. For credit card or revolving credit accounts, the itemized accounting is measured from the charge-off balance.

If your debt has been reduced to a judgment by a court, you have a right to a copy of the judgment, documentation establishing that the debt collector is the owner of the judgment, and an itemized accounting of the current balance due on the judgment. You may request the above information by contacting us by phone, mail, or email, at the following:

Mailing Address: PO Box 203500, Austin, TX 78720-3500

Phone: 800-880-8282

E-mail Address: disputes@fcoa.com

You might have income or resources that are protected from being taken by debt collectors. These might include certain sources of income, funds, or property, including, but not limited to, Social Security, Supplemental Security Income (SSI), disability or unemployment benefits, veteran's benefits, or child support payments. If you believe your property or income may be protected, you may wish to seek legal advice, including at a legal services provider or legal aid office, before paying this debt.

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Illinois:

Licensed by the Illinois Department of Financial and Professional Regulation as "Financial Corporation of America Corp."

Illinois – City of Chicago residents:

This Collection Agency is licensed by the City of Chicago: License No. 2271265.

Maryland:

Licensed by the State of Maryland Department of Labor, Licensing and Regulation as "FCOA, Inc. A/K/A Financial Corporation of America."

Massachusetts:

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE

TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

Minnesota:

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

If this is a debt arising from hospital or healthcare services: If you feel that your concerns have not been addressed, please contact our Dispute Resolution Department at 1-800-880-8200 extension 7583 and allow us the opportunity to try to address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's office, which can be reached at 651-296-3353 or 800-657-3787.

Nevada:

For a debt arising from services provided by a hospital, the following applies: If your pay or agree to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as (1) acknowledgement of the debt by you; and (2) A waiver by you of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt. If you do not understand or have questions concerning your legal rights or obligations relating to the debt you should seek legal advice.

New Mexico:

For medical accounts only:

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

The following information is available and will be provided to you upon your request: the service date; amount and nature of all charges; whether the patient is verified as having health insurance; whether the health care facility screened the patient for programs that assist with health care costs; and whether the health care facility or third-party health care provider has billed or will bill insurance or public programs that may assist with health care costs for the services provided.

New York State:

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

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

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

- (i.) the use or threat of violence;
- (ii.) the use of obscene or profane language; and
- (iii.) repeated phone calls made with the intent to annoy, abuse, or harass.

YOU MAY REQUEST EACH WRITTEN COMMUNICATION WE SEND YOU IN AN ALTERNATIVE, REASONABLY ACCOMMODATABLE FORMAT SELECTED BY US OR THE PRINCIPAL CREDITOR SUCH AS LARGE PRINT, BRAILLE, AUDIO COMPACT DISC, OR OTHER MEANS. TO MAKE SUCH A REQUEST, CALL US AT 800-880-8200.

New York – New York City Residents:

Financial Corporation of America is licensed by the New York City Department of Consumer Affairs - License Number 2012932-DCA.

You may call Guadalupe Pequeno at 512-719-7631 or at the toll-free number provided above during normal business hours. The current creditor and the originating creditor are the same.

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

Please contact us to confirm your preferred language preference. In some instances, Financial Corporation of America does provide agents who can

speak in Spanish and in some instances makes limited written communications in Spanish. A translation and description of commonly-used debt collection terms is available in multiple languages on the NYC Department of Consumer Affairs website, www.nyc.gov/dca.

New York - City of Yonkers Residents:

This Collection Agency is licensed by the City of Yonkers: License No. 9024. You may call Guadalupe Pequeno at 512-719-7631 or at the toll-free telephone provided above during normal business hours. The current creditor and the originating creditor are the same.

New York - City of Buffalo Residents:

This collection agency is licensed by the City of Buffalo. The license number is: 536057.

North Carolina:

North Carolina Department of Insurance Permit Number: 103241.

Vermont

This is an attempt to collect a claim and any information obtained will be used for that purpose.

Washington:

You have the right to request the following information at any time: (1) The original account number or redacted original account number assigned to the debt; (2) The date of the last payment to the creditor; and (3) An itemized statement that includes (a) The name and address of the medical creditor; (b) The date of service; (c) The health care services provided; (d) The amount of principal; (e) Any adjustment to the bill; (f) Any payments received; (g) Any interest or fees, if applicable; and (h) Whether the patient was found eligible for charity care or other reductions and, if so, the amount due after all reductions have been applied.