

Our Commitment to Consumers

CONSUMER PLEDGE

Converging Capital, LLC is committed to maintaining the highest standards of honesty, professionalism and respect for consumers with whom we deal. To demonstrate our commitment to conducting business ethically we have developed this pledge.

While the subject matter of collecting debts is not always the most pleasant endeavor for the participants involved, in all that we do, we strive to treat consumers with respect. We engage in dialogue that is respectful and constructive, exploring solutions for consumers that resolve their debt, and we make sure that our employees and attorneys adhere to these same standards.

Pledge 1 : We will contact consumers in a timely and effective manner

At the outset of collection activity, a letter informs the consumer that we are attempting to collect a clearly stated balance, and inform the consumer how contact us our attorneys to discuss the debt. If any letter is returned as a bad address, our agents make reasonable efforts to verify the consumer's current address, and, if found, send a letter to the new address. All collection letters will identify the creditor who is owed and the current balance owed, along with other identifying information.

Pledge 2: We only pursue claims which we believe are valid, and will cooperate with consumer's attempts to address any invalid debt.

- (a) Identity theft: When there is an allegation of identity theft, our agents will suspend collection activities while such claim can be investigated.
- (b) Time Barred Debt: We will not pursue any account upon which we have knowledge that the applicable statute of limitations has expired.
- (c) Ownership: We will not pursue claims unless we have documentation satisfying us that we are the rightful owner of the account. If we receive notice that a bankruptcy has been filed, we will immediately ask our agents to suspend all collection efforts outside the bankruptcy court.

Pledge 3: We attempt to resolve accounts quickly and honestly.

Our agents are trained on, and will comply with, all applicable federal and state laws and regulations concerning fair and ethical collection practices. We will listen and work hard to understand the consumers' situation. We will strive to develop and present payment options that allow for the effective repayment. We will make efforts to discuss payment options in plain and simple language. If we make a mistake, we will devote time and effort to resolve it promptly and appropriately. We work hard to learn from any mistakes, and use what we have learned to improve consumers' overall experience.

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Pledge 4: We evaluate hardship information provided us.

We want to know and receive documentation from you if the consumer's only source of income is from exempt sources, such as Social Security or SSI benefits, and if the consumer has access to no other assets. We consider the circumstances when a consumer shows significant financial hardship due to medical issues. We suspend collection activities when we are made aware that a consumer is a direct victim of a natural or other catastrophic disaster.



Pledge 5: We safeguard consumer information

We take all reasonable steps necessary to protect the security and confidentiality of consumer information, defend against anticipated threats, and prevent unauthorized use of that information. We conduct background checks on all prospective employees to help make sure they are trusted with such information. We maintain a dedicated quality control effort under the supervision of our legal counsel or compliance officer, who will include measures such as call monitoring and recording to ensure proper review of collection practices and procedures.

Pledge 6: Litigation efforts will be fair and reasonable.

We require that our attorneys litigate in good faith and treat consumers with respect. We do not pursue litigation or otherwise collect on accounts where we have any reason to believe that we are not the rightful owner of the account, or that the debt is not valid. We only engage process servers who are reputable, licensed, in good standing with applicable regulatory agencies and who conform to all legal requirements concerning the service of process.

The use of the words "we," "us," or "our" is meant to apply to Converging Capital, LLC and its employees, as required by the context. We will also strive to ensure that our third party service providers, agents, and attorneys adhere to these, or similar, principles. Please understand that Converging Capital, LLC is a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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