

Payment Site Agreement

Welcome to Frost-Arnett's payment portal located at facpayments.com. Do not click on the accept button unless you agree to all the terms provided below. If you do not agree to any of the terms below, you may call our toll-free number to make a payment.

Please note that you are not obligated to use this pay site.

By using this pay site, you agree to these terms that can be printed by clicking on the terms agreement link below. By using this pay site, you agree to the terms set forth below.

- **IMPORTANT CELL PHONE CONSENT NOTICE:** By submitting your telephone number, you acknowledge and agree that Frost-Arnett may contact you by telephone or by text message to the number you provide, whether or not the number is a wireless telephone number, which you understand could result in charges.

YOU FURTHER AGREE THAT FROST-ARNETT MAY USE ANY METHOD OF CONTACT TO THE TELEPHONE NUMBER YOU PROVIDED, INCLUDING PRERECORDED OR ARTIFICIAL VOICE MESSAGES, TEXT MESSAGES AND AUTOMATIC DIALING DEVICES. You acknowledge the contact information provided by you is private to you and you take sole responsibility for maintaining the privacy of any of the information you provide.

YOU ARE NOT REQUIRED TO PROVIDE A CELL PHONE NUMBER. BY PROVIDING A CELL PHONE NUMBER YOU AGREE TO THESE TERMS. IF YOU DO NOT AGREE, PLEASE DO NOT PROVIDE A CELL PHONE NUMBER OR ELSE PROVIDE AN ALTERNATE NUMBER THAT IS NOT A WIRELESS NUMBER.

You may revoke your consent at any time by providing notice to our office.

- This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.
- You acknowledge you have been directed to this pay site by a written communication from Frost-Arnett, a debt collector attempting to collect a debt that included an explanation of your validation right, your account number, total balance due and the name of the current creditor of your account. If you are not responding to this form of communication, please call our office or write us at the address above to obtain this information.
- You understand that certain private information about you or your account will be displayed. You agree you are responsible for maintaining the information displayed as private and take sole responsibility for any unintended disclosure of information to any third party occurring beyond this point. You hereby release Frost-Arnett from any liability for any disclosure to any third party, whether direct or indirect, resulting from use of this website. You acknowledge you are the

individual named in the letter or an otherwise legally authorized representative that has legal right to access the account referenced in the letter.

- Where permitted by law, fees are assessed for certain types of payment options available on this pay site. Other payment options are available that do not include any fees that you may obtain by calling the toll-free number listed, instead of using this pay site.
- When you submit an email, you acknowledge the email listed above is personal and private to you, not shared with another person and is not an employer provided email. By submitting your email, you give Frost-Arnett permission to contact you about any debt(s) you have with Frost-Arnett via email. You understand and acknowledge the information Frost-Arnett will provide is private and it is your sole responsibility to maintain the privacy of any email communication you receive, including, but not limited to where you view your email. You agree to waive any claim you have or may have against Frost-Arnett related to any possible, potential or actual disclosure of the information provided by Frost-Arnett to any third party through the use of your email. You may revoke this consent at any time, but not the waiver, by writing to Frost-Arnett at the address provided on this site.
- You may not use this pay site if you are a resident of any of the following states: list states that you do not collect in or are not allowed to collect in
- We are required under state law to notify consumers of the following information. You may have the same or similar rights under federal or your state laws. This is not intended to be a complete list of your rights under state or federal law.
 - **California.** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the validation period that was included in the initial communication you received. Nonprofit credit counseling services may be available in the area.
 - **Colorado.** insert local address and toll-free number
 - **Maine.** [insert hours of operation]
 - **Massachusetts.** [insert telephone number and hours of operation] 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.

- **New York.** New York City Department of Consumer Affairs license number is .
[Name of person to call back and telephone number to a phone that is answered by a natural person; the name of the agency; the amount of the debt and the originating creditor of the debt.
- **North Carolina.** North Carolina Permit Number is
- **Tennessee.** This collection agency is licensed by the collection service board of the department of commerce and insurance.
- **Utah.** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the validation period that was included in the initial communication you received.
- **Washington.** [original account number; itemization of original balance from creditor, interest and/or service charge, collection costs or any other additional costs and/or fees; and date of last payment to the creditor (if known).