

## Required State Notices

We are required to provide the following information under state law. This is not a complete list of state rights. If you do not reside in one of these states, you may still have the same or similar rights under federal or state law.

**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 or [www.ftc.gov](http://www.ftc.gov). 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.

**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/>. 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. Local Colorado Office: ZuntaFi Corp, 27 North Willerup Suite B, Montrose, CO 81401. Local Telephone: 970-249-7514 or 1-800-592-1270.

**Idaho** - This debt is being collected by ZuntaFi Corp. It may be under servicing contracts with lenders of student loans. In some states, ZuntaFi Corp is defined as a collection agency and is subject to the laws of Idaho for collection of a debt.

**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.

**New York City** – ZuntaFi Corp is licensed by the City of New York, Department of Consumer Affairs; License # 2031704-DCA

ZuntaFi Corp utilizes third-party interpreters to provide language access services in 240 languages. A translation and description of commonly used debt collection terms in your preferred language is available at the New York City Department of Consumer Affairs website, [www1.nyc.gov](http://www1.nyc.gov).

**New York State** – 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.

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.

**North Carolina** – ZuntaFi Corp is licensed by the State of North Carolina. North Carolina Permit No. 112917. ZuntaFi Corp, 105 1<sup>st</sup> Ave SW, Aberdeen, SD 57401

**Tennessee** - ZuntaFi Corp is licensed by the Collection Service Board of the Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, TN 37243.

**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.