TERMS AND CONDITIONS

IMPORTANT DISCLOSURES REGARDING ELECTRONIC COMMUNICATIONS

Pursuant to the federal Electronic Signatures in Global and National Commerce ("ESIGN") Act, we must obtain your consent prior to delivering legal disclosures to you in electronic format. Additionally, we wish to inform you of your rights as follows:

General. AllianceOne is a debt collector. You acknowledge that any communication of any kind (email or otherwise) that you receive from AllianceOne now or in the future is a communication from a debt collector, that the communication is an attempt to collect a debt, and that any information received by AllianceOne will be used for debt-collection purposes. This is so even if an individual communication does not specifically recite disclosures to that effect.

AllianceOne can communicate with you via email regarding your payments, including but not limited to sending receipts and payment-declined notices. Email communications are not secure. For any communication from AllianceOne sent to the email address you provide, you assume the risk that a third party might view or access the email communication; and you waive any claim you might have against AllianceOne for any third party viewing or accessing the communication.

You acknowledge that any email communication from AllianceOne may consist of an email message with one or more attachments, and that an attached document may require a password to open. You further acknowledge that any such attachment might contain important disclosures or notices. You agree that you will treat an email communication and its attachment(s) as one document, that you will carefully review the entire attachment(s)--including any disclosures or warnings--and give due consideration to all portions of the attachment(s), and that you waive any claim you might have that any content of an attachment is inconspicuous or inaccessible, or otherwise is overshadowed by the email itself or by other content in an attachment.

You represent that you will incur no charges for any electronic communication sent by AllianceOne, or that if you do incur a charge, you waive any claim you might have against AllianceOne for causing you to incur a charge for receiving such communication.

You expressly consent that, with regard to any telephone number you provide, AllianceOne may contact you by any means, including using a pre-recorded voice or an automated dialer.

You acknowledge and/or represent: (1) that any email communication you receive from AllianceOne now or in the future, no matter the time it is sent or the time it is received, is not a communication at an unusual time, nor is it a communication at a time or place which is inconvenient to you; and you understand and authorize that such communication could occur at any hour of the day or night; (2) that you are not represented by an attorney with respect to your debt, although you have had an opportunity to have these terms and conditions reviewed by an attorney; and (3) that you affirm that the email address you provide below is not owned or furnished by your employer.

You understand that not every communication from AllianceOne will necessarily be via email. AllianceOne may, in its discretion or when required by law, communicate via other methods.

You understand that the legal name of AllianceOne is "AllianceOne Receivables Management, Inc." If any communication from AllianceOne uses a shortened form of its full legal name (such as "AllianceOne" or "AllianceOne Inc."), you nevertheless recognize any shortened form as a true name of AllianceOne Receivables Management, Inc.; and you waive any claim you might have against AllianceOne for failure to use its full legal name.

You acknowledge that some states and cities require that certain disclosures be made by a debt collector to residents of those places, in communications regarding debt collection. You agree that any communication

you have with AllianceOne is understood to incorporate these disclosures, even if an individual communication does not specifically recite the disclosures. You also acknowledge that you may have other rights in those and other places that are not specifically stated below.

We are required under certain Federal, State and Local laws to notify consumers of certain rights. This list does not contain a complete list of the rights for consumers under Federal, State, or Local laws.

CALIFORNIA RESIDENTS:
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 to 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.

The California license number issued to AllianceOne is license number pending.

COLORADO RESIDENTS:
FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR

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.

For Colorado residents only, Colorado office location: 1776 S. Jackson Street, #900, Denver, CO 80210-3808; 720-287-8689

MAINE RESIDENTS:
For Maine residents: Office hours are 8:00 am to 5:00 pm, Monday through Friday (all hours are Eastern Time).

MASSACHUSETTS RESIDENTS:
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 (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the debt collector.

For Massachusetts residents: Office hours are 8:00 am to 5:00 pm, Monday through Friday (all hours are Eastern Time).

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

NEW YORK CITY RESIDENTS:
For The New York City Department of Consumer Affairs license numbers for our locations are: Port Orchard, WA - 1265890; Maumee, OH - 1265903; San Diego, CA - 1265894; Montego Bay, Jamaica – 1268482.
Please advise us of your language preference. We can make available the following language access services to you, upon request: (1) Spanish speaking representatives, and, (2) translation of our written communications into Spanish. In addition, a translation and description of commonly-used debt collection

terms is available in multiple languages on New York City's Department of Consumer Affairs' website at www.nyc.gov/dca.

NEW YORK STATE RESIDENTS:
In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., debt collectors 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.

AllianceOne is not a law firm. AllianceOne does not intend to obtain a money judgment, or seek any other relief, against you in court. The New York State Department of Financial Services, however, requires that the following notice be provided:

> If a creditor or debt collector receives a money judgment against you in court, state and federal laws 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.

You may request communications in an alternative, reasonably accommodatable format such as large print, braille, audio compact disc, or other means. You may make a request for alternative communications by calling toll-free 800-858-4472 during regular business hours.

NORTH CAROLINA RESIDENTS:
For North Carolina Department of Insurance permit numbers for our locations are: Port Orchard – 119500518 Maumee – 119500361 San Diego - 119500519 Jamaica – 119500980

TENNESSEE RESIDENTS:
This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.

WISCONSIN:
This collection agency is licensed by the Division of Banking, P.O. Box 7876, Madison WI, 53707.

Business Hours. For purposes of any disclosures referencing "business days" or "business hours," and unless otherwise stated, AllianceOne's business days and hours are Monday through Friday, 8:00 am to 5:00 pm Eastern Time. Holidays are not included.

Confidentiality. We do not disclose information to third parties about your account or the transfer you make except: (i) where it is necessary for completing transfers or disputing charge-back, or (ii) In order to comply

with government agency or court orders, or (iii) to update the account balance or status with parties who already have information about your account, such as our clients, or (iv) If you give us your written permission.

Scope of Consent. When you use a product or service to which this disclosure, applies, you agree that we may provide you with any communication in electronic format, and that we may discontinue sending paper communications to you unless otherwise required by law or unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes but is not limited to: (a) All legal and regulatory disclosures and communications associated with your Account; (b) Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims; (c) Privacy policies and notices; (d) Communications that we may include from time to time relevant to the Account; (e) Information relating to a transaction or transactions that by statute, regulation, or other rule of law must be provided or made available to you in writing ("Required Information").

Revocation of Consent. You can revoke your consent to receive communications in electronic form. We will not impose a fee to process the withdrawal of your consent to receive electronic communications. To revoke your consent, you must follow one or more of the following procedures: (a) send email notice to AllianceOne at olpsupport@allianceoneinc.com and identify the email address you request to remove your consent from, and also include your name and account number; or (b) Mail or deliver written notice to AllianceOne, which notice must contain (1) your name, (2) your account number, (3) the email address, contact and/or other information you wish to remove consent from, and (4) a stated request to cease email communications, to the following address: Att'n: Communications, AllianceOne Receivables Management, Inc., 3 Valley Square 512 Township Line Road Ste. 301, Blue Bell, PA 19422. You agree that any revocation of consent or update to your email address submitted via email request will be effective at 5:00 pm Eastern Time, three business days after AllianceOne receives such notice; and that any revocation of consent or update sent via U.S. Mail or manually delivered will be effective at 5:00 pm Eastern Time five business days after AllianceOne receives such notice.

Valid and Current Email Address, Notification and Updates. Your current valid email address is required in order for you to obtain electronic communications from AllianceOne. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to these disclosures and your account(s), and to maintain and update promptly any changes in this information. If it changes, you will update your information by the following procedure: Mail or deliver written notice to AllianceOne, which notice must contain: (1) your name, (2) your account number, (3) the email address, contact and/or other information you wish to remove, and (4) the new or updated email address, contact, and/or other information you wish us to use, to the following address: Att'n: Communications, AllianceOne Receivables Management, Inc., 3 Valley Square 512 Township Line Road Ste. 301, Blue Bell, PA 19422. Your current valid email address is required in order for you to obtain electronic communications from AllianceOne. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction or invalidity of a previously valid email address, as a withdrawal of your consent to receive electronic communications. Your access and use of our online services may be terminated.

Hardware, Software and Operating System Requirements. You are responsible for installation, maintenance, and operation of your computer, browser and software. AllianceOne is not responsible for errors or failures from any malfunction of your computer, browser or software. AllianceOne is also not responsible for computer viruses or related problems associated with use of an online system. The following are the minimum requirements necessary to access, view, and retain electronic communications and records that we provide or make available to you: (a) a personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh: Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site; (b) an Internet browser that supports 128 bit encryption; (c) sufficient electronic storage capacity on your computer's hard drive or other data storage unit; (d) an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications

programs; (e) PDF document viewer software; and (f) Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser. You confirm that you can access, view and retain electronic communications and records that AllianceOne might provide or make available as described above.

Changes to Hardware, Software or Operating System Requirements. The minimum requirements are subject to change. If our hardware, software or operating system requirements change, and that change creates a material risk that you would not be able to access or retain your electronic communications, we will provide you with the revised hardware or software requirements. Continuing to receive electronic communications after receiving notice of the change is reaffirmation of your consent.

Paper Version of Electronic Communications. You understand and agree that if a statute, regulation, or other rule of law (collectively, a "Law") requires that information relating to a transaction or transactions be provided or made available to you in writing, AllianceOne may—but is not required to—use an electronic record to provide or make available such required information; that such information might include required notices (the information and/or notices required by Law are jointly referred to as "Required Information"); and that the following terms and conditions apply to such Required Information provided in electronic form: (a) we will not send you a paper copy, unless you request it, it is required by law, or we otherwise deem it appropriate to do so; (b) you can obtain a paper copy of any Required Information by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the Required Information to you. To request a paper copy, contact us by email at olpsupport@allianceoneinc.com or by mail at Att'n Communications, AllianceOne Receivables Management, Inc., 3 Valley Square 512 Township Line Road Ste. 301, Blue Bell, PA 19422. Your request must: (1) state your name and account number, (2) state your mailing address for receiving the paper copy, and (3) specify which electronic communication containing the Required Information you want in paper form. There is no charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically; (c) all notices or other communications in either electronic or paper format from us to you will be considered "in writing" for all purposes. You should print or download for your records a copy of these Terms and Conditions and any other communication that is important to you.

Method of Providing Communications to You in Electronic Form. All communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication.

Federal Law. You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act), and that you and we both intend that the E-Sign Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means. You agree that your electronic consent below carries the full legal weight of a written signature.

Confidentiality: We do not disclose information to third parties about your account except: (i) in order to comply with government agency or court orders, or (iii) to update the account balance or status with parties who already have information about your account, such as our clients, or (iv) If you give us your written permission.

Applicable Law: These terms are entered into in the Commonwealth of Pennsylvania and will be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania and the laws of the United States, as applicable, without regard to conflict of law provisions.

You acknowledge that you understand the above terms and conditions, and you consent to AllianceOne

providing electronic communications to you as described herein. You further confirm that your computer satisfies the hardware and software requirements specified above, and that you have provided us with a current e-mail address at which we may send electronic communications to you.