Rev. 11/4/2026

FACTS

WHAT DOES LCS FINANCIAL SERVICES CORPORATION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, income, and employment information
- account balances and payment history
- credit history and credit scores
- contact information such as addresses, email addresses, and phone numbers

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons LCS Financial Services Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LCS Financial Services Corporation share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing

- Call 866-662-9087 and our staff will assist you
- Visit us online: https://lcsfin.com/contact-us/
- Email us at privacy@lcsfin.com or
- Mail the **form** below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 866-662-9087 or go to https://lcsfin.com/

✂

Mail-in Form

Leave Blank OR
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

❑ Apply my choices only to me

Mark any/all you want to limit:

❑ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

❑ Do not allow your affiliates to use my personal information to market to me.

❑ Do not share my personal information with nonaffiliates to market their products and services to me.

Name	
Address	
City, State, Zip	
Account #	

Mail to:
LCS Financial Services Corporation
P.O. Box 3318
Englewood, CO 80155-3318

Who we are	
Who is providing this notice?	LCS Financial Services Corporation
What we do	
How does LCS Financial Services Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does LCS Financial Services Corporation collect my personal information?	We collect your personal information, for example, when you ■ Provide it to us via web, phone, or email ■ Make payments ■ Use our online negotiator We also collect your personal information from others, such as credit bureaus, affiliates, or other companies such as our clients or predecessors in interest.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ LCS Capital LLC – information is shared for the purposes of debt collection only, as appropriate. No information is shared for marketing.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ We share with nonaffiliates for the purpose of debt collection only. No information is shared for the purposes of marketing.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ We do not engage in any marketing, including joint marketing.
Other important information	
LCS Financial Services Corporation is a debt collector. All information obtained is used for that purpose. LCS Financial Services Corporation does not market to consumers and does not share information with any third parties for marketing or sales purposes. All information shared as described in this notice is shared solely for the purposes of debt collection.	