

Compliance Statement

I. The Basis for Compliance

Credit Control, LLC is fully committed to compliance. The Compliance Program governs how the Company operates and mandates that our processes, systems and people practices conform to established, accepted standards. The written standards are prescriptive, and regular monitoring ensures compliance with federal, state, and local and regulations, as well as guarantees the protection of consumer information, including Protected Health Information “PHI”. Our Company Compliance Plan is formulated based on the following guiding principles that we expect employees and business partners to adopt as a condition of working for or doing business with the Company.

II. Guiding Principles

The Company embraces the benefits associated with the Compliance by having in place a comprehensive Corporate Compliance Program to promote the following goals:

- Compliance with federal, state, and local law;
- Treating consumers with consideration and respect;
- Communicating with honesty and integrity;
- Demonstrating the Company’s commitment to honest and responsible corporate conduct;
- Increasing the likelihood of preventing, identifying, and correcting unlawful and unethical behavior at an early stage;
- Encouraging employees to report potential problems to allow for appropriate internal inquiry and corrective actions; and
- Minimizing financial loss to the Company or its clients through early detection and reporting of nonconformity.

III. Implementation

- **Readily available regulatory information**
The Company provides employees with readily available access to all the necessary information resources to prevent violations of the law or Company regulations.
- **Secured workplace**
Every supervisor must organize his or her area of responsibility to ensure conformance with Company rules, applicable law, and Company Compliance Plan.
- **Compliance team support**
The Compliance Department’s responsibilities include conducting regular physical audits of the Company’s locations to ensure compliance, providing advice and training on compliance issues, assisting in the identification and deployment of process improvements, and investigating any alleged compliance violations.

- **Reporting responsibilities**
All employees are required to immediately report any violation of the Company Compliance Plan.
- **Ongoing assessment**
The Compliance Department, in conjunction with other departments, will review the effectiveness of the Company Compliance Plan at regular intervals.