

**SECTION 1: CONSUMER INFORMATION**

Name: \_\_\_\_\_ CTI Acct. No. or SSN: \_\_\_\_\_

**SECTION 2: AUTHORIZATION**

This form provides guidelines for the intended use of emailed communications, and documents your consent to send and receive emails to and from Collection Technology, Inc. (CTI). Before giving your consent, please read the following carefully:

1. **Risk of Using Email.** CTI offers you the opportunity to communicate by email. Transmitting information about you and your account(s) by email, however, has a number of risks that are out of CTI's control. You should consider the risks before giving consent to communicate through email. Such risks include, but are not limited to: (1) email can be circulated, forwarded, and stored in numerous paper and electronic files; (2) email can be immediately broadcast worldwide and be received by many intended and unintended recipients; (3) email can be easily misaddressed; (4) email can be more easily falsified than handwritten or signed documents; (5) email backup copies may exist even after the sender or the recipient has deleted his/her copy; (6) employers and online email account services have a right to archive and inspect emails transmitted through their systems, so that emailed correspondence may not be totally private; and (7) email can be intercepted, altered, forwarded, or used without authorization or detection.
2. **Conditions for the Use of Email.** CTI will use reasonable means to protect the security and confidentiality of all emailed communications sent and received. However, because of the risks outlined above, CTI cannot guarantee the security and confidentiality of emailed communication. CTI will not be liable for improper disclosure of confidential information that is not caused by its intentional misconduct. Therefore, if you would like to communicate through email, you must consent to the following terms:
  - All emails to or from you concerning the repayment or resolution of your account(s) will be made part of your account history.
  - CTI may forward emails internally to its staff for processing and/or responding to your communication. Except as authorized or required by law, CTI will not forward emails to independent third parties without your prior written consent.
  - Although CTI will endeavor to read and respond promptly to an email from you, CTI cannot guarantee that any particular email will be read and responded to within any particular period of time. You may not use email for urgent or other time sensitive matters or requests, and instead agree to call CTI at (800) 620-4284 for time sensitive matters and/or requests.
  - If your email requires or invites a response from CTI, and you have not received a response within a reasonable time period, it is your responsibility to follow-up to determine whether the intended recipient received the email.
  - You will not use email for communication regarding information you deem sensitive, and will inform CTI of any types of information you do not want to be sent by email.
  - You are responsible for protecting your email account password or other means of accessing your email. CTI is not liable for breaches of confidentiality and/or unauthorized disclosures caused by you or any third party.
  - You are responsible for informing CTI when you want to withdraw consent to receive communications through email.
3. **Instructions for Communicating by Email.** You agree to: (1) limit or avoid use of your employer's computer to read or send emails; (2) inform CTI of changes in your email address; (3) always include your first and last name and telephone number in each email; (4) include the communication's category in the email's subject line for routing purposes (e.g., update to payment information); (5) review the email to make sure it is clear and that all relevant information is provided before sending to CTI; and (6) take precautions to preserve the confidentiality of email, such as using screen savers and safeguarding your computer and email account passwords.
4. **Consumer Acknowledgement and Agreement.** I have read and fully understand this consent form. I understand the risks associated with communicating through email. I consent to the conditions and instructions outlined herein, as well as any other instructions CTI may impose to communicate with me by email. I understand that either myself or CTI may withdraw consent to receive and/or send communications by email at any time, and such consent may be withdrawn verbally or in writing. I also understand CTI is not responsible for email messages that are lost due to technical failure during composition, transmission and/or storage. **I understand CTI is a debt collection agency, and its agents who contact me are debt collectors, attempting to collect a debt. I also understand any information obtained will be used for that purpose.**

I therefore authorize CTI to send emails to me and receive emails from me at the following email address(s):

\_\_\_\_\_.  
(please print the email address clearly)

Signature \_\_\_\_\_

Date \_\_\_\_\_

**FORM INSTRUCTIONS**

Please complete, sign, and return this form by email to [mail@mailtocti.com](mailto:mail@mailtocti.com); or fax to (909) 291-6211; or mail to: CTI, P.O. Box 2300, Rancho Cucamonga, CA 91729. Please call us at (877) 522-6898 if you have any questions or need any assistance with this form. Our hours of operation are Monday-Thursday 7:00 a.m. to 6:00 p.m. (PST) and Friday 6:00 a.m. to 4:00 p.m. (PST).