



**FAIR CREDIT REPORTING ACT ("FCRA") CONSUMER PRIVACY DISCLOSURE STATEMENT:**

In order to establish an account with North State Communications ("North State" or "we" or "us") and obtain or modify such Service which we define in our [Terms and Conditions](#), we reserve the right to evaluate your credit history. This disclosure statement describes the types of information we gather from you in order to provide it to our third party service provider ("Online Information Services" or OIS") so we can evaluate your credit history. We utilize OIS to obtain consumer reporting information about you in order to determine whether or not to extend credit to you so that you may obtain and use our Service. OIS acts as a credit reporting agency and is required under federal law to operate in compliance with the [FCRA](#).

Once you have established an account with North State, we also reserve the right to report information about your account to our third party service provider ("First Point Resources") should your account become delinquent. This disclosure statement also described how we collect and share your information for purposes of obtaining collection of past due account balances. We utilize First Point Resources to assist us in collecting past due accounts and to track your payment and account information.

**When you accept our Terms and Conditions you authorize us to use your (1) social security number; (2) name; (3) address; and (4) phone number to obtain a copy of your credit report from OIS and to report information about your payment history including any late payments or nonpayment to First Point Resources for collection purposes and in some cases further reporting to credit reporting agencies.**

The purpose of this disclosure is to provide you with detailed information about how we use your personally identifiable information so you can make an informed decision about sharing this information with North State. We also provide this disclosure to you so you can understand your rights under the FCRA and how we use consumer reporting information about you when you engage with North State.

We also want you to know how we use this information in the event you have questions or wish to contact us for more information. For additional information about North State's privacy practices please review our privacy policy which can be found here: <https://www.northstate.net/PrivacyPolicy/>



### **How can I contact OIS?**

ONLINE Information Services  
Consumer Service  
PO Box 1489  
Winterville, NC 28590 Toll Free: (800) 234-7683  
Website: <http://www.onlineis.com/consumers>

### **What are my rights under the Fair Credit Reporting Act?**

Under the FCRA, if we determine we are unable to extend you credit as a result of the information contained in your credit report we will notify you orally, in writing or electronically. If we are unable to extend you credit, you have the right to request a free copy of your credit report from OIS by contacting them using information provide in this Statement within 60 days and dispute any inaccuracies or the completeness of information appearing on your credit report. OIS is required under the FCRA to respond to your request within 30 days. It is important to understand that the OIS does not make any decisions about whether or not to extend credit to you. Additionally, OIS would not be able to provide you with any specific reasons why credit was not extended to you.

### **If I am denied credit with North State, how do I contact Online Information Services for a copy of my free credit report?**

You may contact OIS using the information provided below:

ONLINE Information Services  
Consumer Service  
PO Box 1489  
Winterville, NC 28590 Toll Free: (800) 234-7683  
Website: <http://www.onlineis.com/consumers>

When you receive your consumer copy of your credit report there will be a phone number as well as directions on how to dispute any inaccuracies or the completeness of items on your credit file. You also have the right to obtain disclosure of information regarding unpaid bills obtained from the database maintained by OIS. If this information is inaccurate, or you would like to dispute this information, you may contact OIS at the contact information provided above.

### **What information does North State provide to Online Information Services to determine credit worthiness?**

When you contact our customer service representatives on the telephone to sign up for our Service, our customer service representatives collect your social security number, your name, address and phone number. This information is entered into our telecommunications billing software application operating on a Microsoft Dynamic CRM system ("Omnia 360"). This



system interfaces directly with OIS to provide North State with certain results about your credit worthiness and is automatically integrated into the Omnia 360 platform. Once you have been approved, we note such approval in Omnia 360 and initiate our approval process.

**How do you make a determination about my credit worthiness?**

We are members of ONLINE Information Services, Inc. (OIS), a utility company based information exchange. We subscribe to an OIS service that provides us with a Potential Delinquency Risk (PDR) score upon which we make a determination about your credit worthiness. The PDR score is based on a credit report from Experian and utility payment history information provided to OIS from member companies.

**How does a determination of credit worthiness affect the amount I am required to pay for Service?**

Your credit score can impact the amount of your deposit for service. The deposit amount required from you in order to use our Services may be more than the deposit amount offered to consumers who have better credit histories. Additionally, depending on your credit score you may be required to provide North State with additional information and complete an application over the phone with our customer service representatives and may be required to participate in an in store identification and verification process.

**If there are inaccuracies in my report that may have influenced a credit worthiness decision regarding my account, how do I notify North State about this?**

**North State Communications**

P.O. Box 2326

High Point, NC 27261

Attn: User Advocacy Group - FCRA

Please understand that we do not have the ability to directly resolve any inaccuracies that may have resulted in a denial of credit as this is the primary responsibility of the credit reporting agencies. We can offer to re-submit your information to OIS for reconsideration once you have reported to us that any inaccuracies contained in your credit reporting information have been resolved by the credit reporting agencies.

**What information can be reported to third parties about my account if I don't make my payments on time?**

If you don't make your payments on time, we report information about your account to First Point Resources which is a third party collection agency we utilize to assist us in collecting payments owed on past due accounts.



The type of information we provide to First Point Resources includes your internal account information, your first and last name, your social security number, when your account was deactivated, the current amount of payments owed, any write off amounts, your billing and physical address information, your telephone number and email address.

To the extent these payments continue to remain delinquent this information may be communicated to a third party credit reporting agencies after all attempts to collect these accounts have been exhausted. To learn more about how First Payment Resources protects the information we provide to them, you can review their privacy and security practices by clicking here: <http://www.firstpointresources.com/data-security-privacy-statement>

**How can I get more information about my rights the FCRA?**

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's website at [www.federalreserve.gov](http://www.federalreserve.gov) or the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov).