

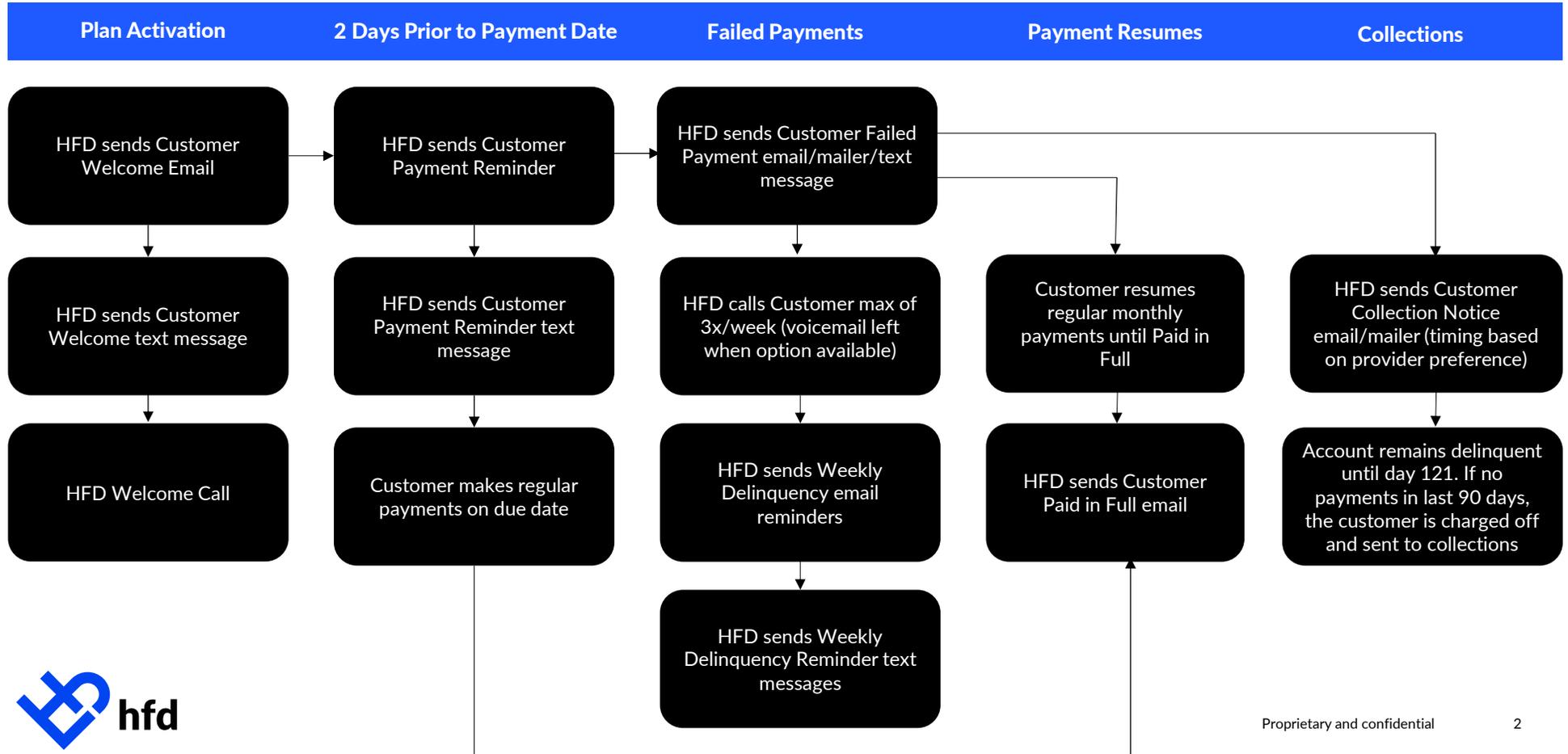


Account Servicing

November 26, 2024

Proprietary and confidential

Servicing Cadence



Text Messages

	Name	Frequency	Timing	Content
1	Welcome Text	Once	The day after account is activated	Welcome to Healthcare Finance Direct, a proud partner of {ProviderName}. We are excited to serve you! To manage your account, visit https://myhfd.healthcarefinancedirect.com . Text STOP to opt-out.
2	Payment Reminder Text	Monthly	2 days before scheduled monthly payment	A friendly reminder from HFD, informing you of your payment scheduled for {PaymentDueDateString}. To manage your account, log into sms.myHFD.me
3	Failed Payment Text	Once per failed monthly payment	The same day as payment declination	Oops! It looks like your automatic Healthcare Finance Direct payment failed. Life happens, but no worries, just visit https://myhfd.healthcarefinancedirect.com to manage your account.
4	Delinquency Reminder Text	Weekly	Every week that the account is in LATE or DEL status	Your Healthcare Finance Direct account, a partner of {PracticeName}, is past due. Log onto https://myhfd.healthcarefinancedirect.com and make a payment today.

*We are working to substitute Provider Name with Practice Name on all text messages going forward.



Emails

	Event	Frequency	Timing
1	Welcome Email	Once	The day after the account is activated
2	Payment Reminder Email	Monthly	2 days before scheduled monthly payment
3	Failed Payment Email	Once per failed monthly payment	The same day as payment declination
4	Card Expiring Email	1, 11, 21 and 31st every month	when the card expiration is coming the next month
5	Card Expired Email	Once per failed payment due to expired card (if applicable)	The same day as payment declination
6	Delinquency Reminder Email	Weekly	Every week that the account is LATE or DEL
7	Final Notice Email	Once	15 days before provider collection preference
8	Paid In Full Email	Once	One week after account is paid in full

*We are working to substitute Provider Name with Practice Name on all emails going forward.



Mailers

	Name	Frequency	Timing
1	45 Day Delinquency Notice	Each time delinquency reaches threshold	Next Day
2	75 Day Collection Notice	Each time delinquency reaches threshold	Next Day
3	Chargeback/Stop Pay	Once Per Chargeback	Next Day
4	Notice of Adverse Action Notice -Bank Loans	Once	7 Days After Decline
5	Declination Notice- RIC Loans	Once	7 Days After Decline



Servicing Team Strategy

Account Disputes	<ul style="list-style-type: none">• Disputes Team• disputes@gohfd.com
Bankruptcy	<ul style="list-style-type: none">• Support Team• bankruptcy@gohfd.com
Balance Adjustments/Refunds/Cancellations	<ul style="list-style-type: none">• Payment Operations• PaymentOperations@gohfd.com
Skip Tracing	<ul style="list-style-type: none">• Support Team• Support@gohfd.com



Servicing Team Strategy



- **Phase 1:** Loan servicing here is a customer service talk-off.
- **Phase 2:** Loan servicing here has a primary focus on collections and recovery for the pre-charge off accounts. TrueAccord sends automated SMS, email, and voicemail drops as a supplemental strategy in this phase.
- **Phase 3:** Charged-off accounts are placed with TekCollect as our primary agency. HFD will add an additional agency in 2025. Charged-off accounts are systematically removed from HFD workflows to prevent duplicate communications.

