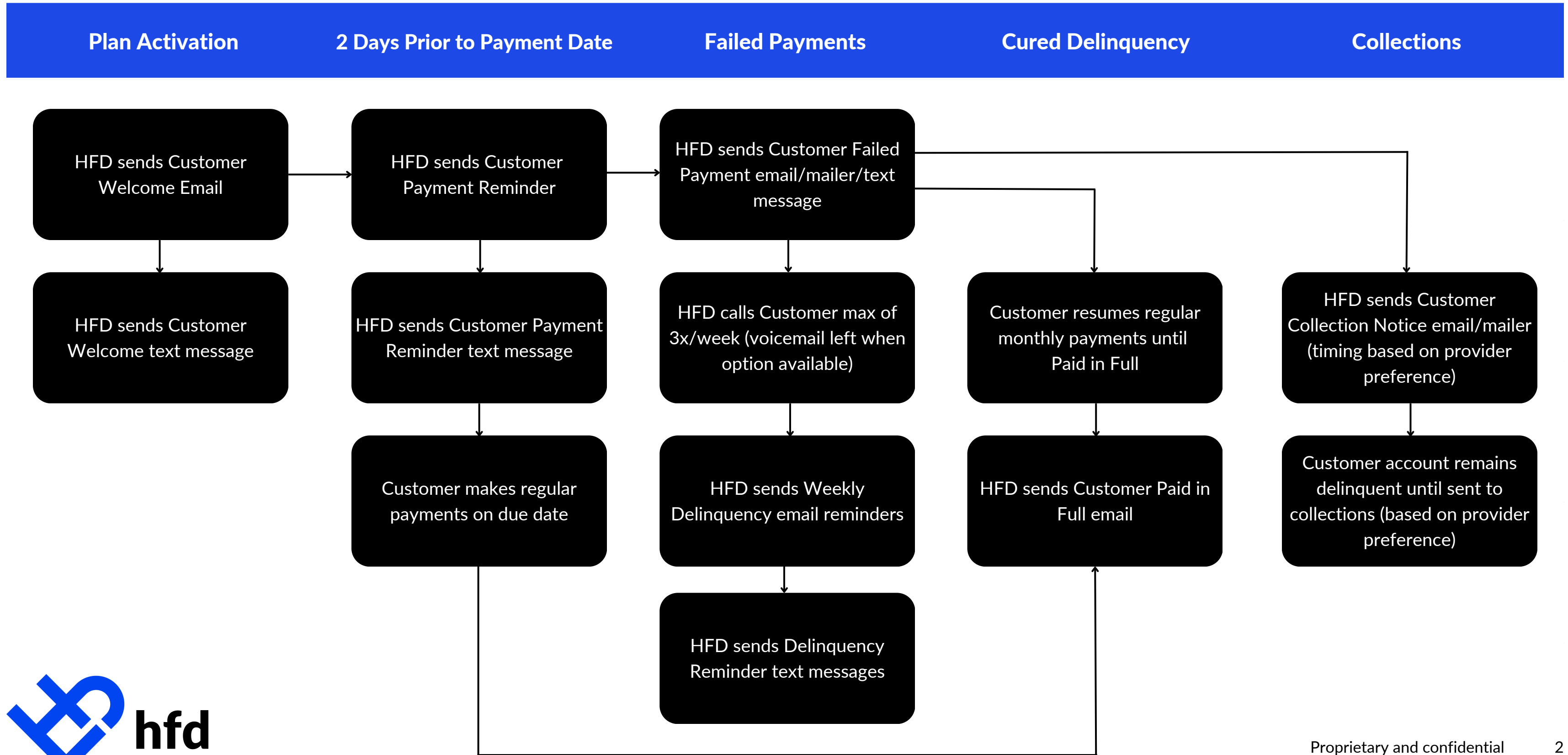




# Account Servicing

Proprietary and confidential

# Servicing Cadence



# Text Messages

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



# Emails

	Name	Frequency	Timing
1	Welcome	Once	The day after the account is activated
2	Payment Reminder	Monthly	2 days before scheduled monthly payment
3	Failed Payment	Once per failed monthly payment	The same day as payment declination
4	Expired Card	Once per failed payment due to expired care (if applicable)	The same day as payment declination
5	Delinquency Reminder	Weekly	Every week that the account is in a LATE or DEL status
6	Final Collection Notice	Once	15 days before provider collection preference
7	Paid in Full	Once	One week after account is paid in full



# Mailers

	Name	Frequency	Timing
1	Adverse Action	Once	7 days after decline
2	Welcome Letter	Once	At time of approval
3	Failed Payment	Once per failed monthly payment	7 days after decline
4	75 Day Delinquency/Collection Notice	Each time delinquency reaches threshold	Next day
5	Chargeback/Stop Pay	Once per chargeback	Next day
6	Paid in Full	Once	14 days after balance is posted



# Exceptions in Servicing

Payment Dispute (Chargeback/Stop Pay)	<ul style="list-style-type: none"><li>• Dispute Team</li><li>• disputes@gohfd.com</li></ul>
Bankruptcy	<ul style="list-style-type: none"><li>• Support Team</li><li>• bankruptcy@gohfd.com</li></ul>
Balance Adjustments/Refunds	<ul style="list-style-type: none"><li>• Revenue Management</li><li>• revenue@gohfd.com</li></ul>
Cancellations	<ul style="list-style-type: none"><li>• Revenue Management</li><li>• revenue@gohfd.com</li></ul>
Skip Tracing	<ul style="list-style-type: none"><li>• Support Team</li><li>• support@gohfd.com</li></ul>

