

PRIVACY NOTICE/PRIVACY POLICY PURSUANT TO THE CALIFORNIA CONSUMER PRIVACY ACT

(To obtain a copy of this notice in an alternative format, please phone us at 818-716-7630 or email us at info@collectionatlaw.com)

The California Consumer Privacy Act gives a consumer the right to request that we disclose the following upon receipt of a verified request:

- The categories of personal information we collect;
- The categories of sources from which the personal information is collected;
- The purpose for collecting the personal information;
- The categories of third parties with whom the business shares personal information; and
- The specific pieces of personal information we have collected, disclosed, or sold.

The California Consumer Privacy Act also requires that we disclose the categories of personal information we typically collect about a consumer. We typically collect the following categories of information from you (and others as noted):

- personal identifying information, including, but not limited to name, address, telephone number, social security number, account number, email address, driver's license number, as well as other identifying information, which we obtain from a person's creditor, and/or credit reports and/or third party data providers and/or the consumer;
- health insurance information, if the debt is a medical debt, which we obtain from a person's creditor and/or the consumer;
- characteristics such as age, gender, etc., which we obtain from credit reports and/or a person's creditor and/or the consumer;
- retail information, which we obtain from credit reports and/or a person's creditor;
- internet activity such as IP address from cookies, after visiting our websites or payment portal

- banking information, which we obtain from a person's creditor and/or credit reports and/or third party data providers and/or the consumer;
- geolocation data and location data, including GPS coordinates, which we obtain from process servers if there is a lawsuit filed;
- call recordings, which are made when the consumer has a telephone conversation with us;
- professional and employment related information, which we obtain from the consumer's creditor, credit reports, third party data providers, consumer's employer, and/or the consumer;
- educational information, which we obtain from the consumer's creditor, credit reports, and/or possibly any applications or other documents gathered from a person's creditor; and
- biometric information including, but not limited to physical descriptions, photos and voice prints (audio recordings), which we obtained from person's creditor and/or process servers if there is a lawsuit, and recordings which are made when the consumer has a telephone conversation with us.

If you wish to request the categories of information or the actual information we have collected about you, please call us at 818-716-7630 or email us at info@collectionatlaw.com. Any of the information that is collected will be used for debt collection purposes.

Once we receive your request, we will compare information you provided with the information Collection at Law already has. If we can verify that the request came from you, we will provide the required information. We will match 2-3 identifying, personal information data points to verify that the request came from the consumer. If we cannot verify that the request came from the consumer, we will notify the consumer.

The California Consumer Privacy Act also provides for the right to opt out of the sale of personal information. However, Collection at Law does not and will not sell personal information. We do not disclose information to credit reporting agencies.

The California Consumer Privacy Act provides for the right for consumers to request deletion of their information, subject to various exceptions. The information that Collection at Law collects generally falls within an exception and does not have to be deleted upon request. Nonetheless, such a request can be made to Collection at Law at

The California Consumer Privacy Act provides that the consumer has a right not to receive discriminatory treatment by us for the exercise of the privacy rights conferred by the California Consumer Privacy Act.

The California Privacy Act provides that a consumer can designate an authorized agent to make a request under the California Consumer Privacy Act. The consumer must provide either a power of attorney or written authorization to authorize an agent to make a request.

This privacy policy was last updated on

COLLECTION AT LAW PRIVACY NOTICE PURSUANT TO THE CALIFORNIA CONSUMER PRIVACY ACT ADDRESSED TO EMPLOYEES AND APPLICANTS

The California Consumer Privacy Act requires that we disclose the categories of personal information we typically collect and use in the context of a person's role as a job applicant or employee. We typically collect the following categories of information from you and others as noted:

1. Identifiers such as personal identifying information, including, but not limited to name, address, telephone number, social security number, email address, driver's license number, bank account information, as well as other identifying information from you, your creditor, credit reports and/or third party data providers;
2. Personal information as defined in the California Customer Records Act, Cal. Civ. Code Section 1798.80 such as contact information, health information, insurance information, financial information, results of drug testing and criminal background information.
3. Protected classifications under California or federal law such as age, race, color, citizenship, marital status, gender, etc. from you and providers of background checks;
4. Internet or similar activity information such as IP address from your browsing history, search history, information on an interaction with websites and applications;

5. Geolocation data such as device location if you work remotely;
6. Audio, electronic, visual or similar information such as call and video recordings;
7. Biometric information such as genetic, physiological, behavioral and biological characteristics or activity patterns or other identifying information such as fingerprints, voiceprints, photos or other physical patterns;
8. Professional and employment related information from you and/or third party data providers;
9. Educational information from you and/or third party data providers;
10. Information such as work history and performance evaluations; and
11. Certain inferences concerning an individual's preferences, abilities, aptitudes and characteristics

We collect personal information relating to employees and applicants who are California residents in a variety of contexts, including in connection with applications for employment, Human Resource activities and job related activities. The categories of personal information that we collect and use about a California resident will depend on our specific relationship or interaction with that individual, and the examples provided in each category above are for illustrative purposes only.

Purposes for which We Use Personal Information:

We may use personal information relating to employees and applicants who are California residents for one or more of the following business purposes:

- Evaluating employment applications and employee performance
- Providing and maintaining our employee related services
- Conducting background checks
- Protecting against security risks
- Conducting research and data analysis
- Maintaining our facilities, systems, and infrastructure
- Improving our employee related services
- Carrying out our legal and business purposes, such as complying with federal, state, or local laws, responding to civil, criminal, or regulatory lawsuits or investigations, exercising our rights or defending against legal claims, resolving complaints and disputes, performing compliance activities,

performing institutional risk control, and otherwise operating, managing, and maintaining our business

- As otherwise disclosed to you at or before the point of collecting your personal information

We may also use personal information relating to California residents for one or more of the specific “business purposes” listed in the CCPA:

- Auditing related to an employee
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
- Debugging to identify and repair errors that impair existing intended functionality
- Short-term, transient use
- Performing services on behalf of clients or their service providers, including maintaining or servicing employees’ accounts, providing employees service, processing or fulfilling orders and transactions, verifying employees or applicants information, processing payroll, or providing similar services on behalf of Collection at Law or its service providers
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service that is owned or controlled by Collection at Law

Changes to This CCPA Disclosure

We may change or update this CCPA Disclosure in the future. When we do, we will post the revised CCPA Disclosure To Employees and Applicants on our website and on Controlist. This CCPA Disclosure was last updated and became effective on July 13, 2020.