

## California Consumer Privacy Act Notice (CCPA Notice)

This section is intended for California residents pursuant to the California Consumer Privacy Act of 2018 (CCPA). Terms defined in the CCPA and applicable California Office of the Attorney General Regulations have the same meaning as used in this section.

The CCPA defines “Personal Information” as information that “identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.”

ACCESS Receivables Management (“ACCESS”) may receive, collect and use Personal Information for purposes of collecting debts on behalf of its creditor clients.

ACCESS will not collect Personal Information or use the Personal Information collected for materially different purposes other than the collection of debts without providing you notice.

Personal Information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA’s scope, such as (but not limited to) information governed by the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”), the California Confidentiality of Medical Information Act (“CMIA”), the Fair Credit Reporting Act (“FCRA”), the Gramm-Leach-Bliley Act (“GLBA”), California Financial Information Privacy Act (“FIPA”), and the Driver’s Privacy Protection Act of 1994 (“DPPA”).

The Categories of Sources From Whom We Collected This Personal Information Are:

- Directly from you or your authorized representative(s);
- Service providers, business partners; and/or
- Websites, such as social networks.

The Categories of Third Parties to Whom We Disclosed Personal Information for Our Business Purposes (Debt Collection) Described in This Privacy Disclosure Are:

- Vendors and service providers who provide such services as payment processing, printing services, and communication services;

- Business partners who provide services such as legal expertise; and/or
- Government Agencies as required by laws and regulations.

ACCESS collects most of this Personal Information from our creditor clients or directly from you or your authorized representative(s) via telephone, written communications, or your activity on ACCESS' website. However, ACCESS may also collect information from publicly accessible sources and from our service providers.

ACCESS uses the Personal Information strictly for the following purposes:

- Providing you with information and services;
- Verifying your identity;
- Performing collection services on behalf of our clients related to your account(s);
- Conducting data analysis;
- Improving customer service;
- Processing your payment(s) (although online payments are processed via a secure third party payment processor);
- Auditing related to consumer interactions;
- Detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity and prosecuting those responsible for that activity;
- Ensuring compliance with all other applicable laws and regulations, including the FDCPA;
- Responding to civil, criminal, or regulatory requests;
- As appropriate to protect the rights, property, or safety of us, our creditor clients, or others; and/or
- As described to you when collecting your Personal Information or as otherwise described in the CCPA.

ACCESS does not sell any Personal Information and will not sell your Personal Information.

ACCESS restricts access to non-public personal information about you to those employees whom we have determined need to know that information to service your account or provide services to you. We maintain strict physical, electronic and procedural safeguards that comply with all state and federal regulations and are designed to protect your non-

public personal information from unauthorized access by third parties. In addition, all Sunrise employees sign and are bound by a Confidentiality and Non-disclosure policy.

If you have any questions about your personal information or wish to request that your information be purged from our system of record please write or call us at:

Privacy Administration  
ACCESS Receivables Management  
PO Box 1377  
Cockeysville, MD 21031

Or send an email to: [customerservice@access-receivables.com](mailto:customerservice@access-receivables.com)