



Privacy Policy

This is the web site of **Arcon Credit Solutions, LLC ("Arcon")**. Arcon's website is located at <https://www.arconcredit.com> (its "website") and is not intended for individuals less than the age of eighteen. Arcon does not knowingly collect data relating to individuals less than the age of eighteen.

Nothing in this privacy statement is intended to contradict your rights under the Fair Debt Collection Practices Act. Arcon will not disclose any information to third parties that is otherwise prohibited by the FDCPA.

Questions, comments, and complaints about Arcon's data practices or this privacy policy can be submitted to:

8425 Seasons Parkway, Suite #106
Woodbury, MN 55125

We can be reached via e-mail at info@arconcredit.com or you can reach us by telephone at 1-833-976-0969.

Protecting your privacy is extremely important to Arcon. We strive to keep your personal information confidential. By ensuring that you are aware of and understand the Arcon Privacy Policy, we can provide you with better service. Please take a moment to read the following policy to learn how we handle your personal information.

Information We Collect

We may have collected the following categories of personal information from consumers within the last 12 months:

| Categories of Personal Information | Examples of Specific Types of Personal Information Collected | Collected |
|---|--|------------------|
| A. Identifiers | A real name, alias, postal address, email address, telephone numbers, , account number, Social Security number, date of birth, or other similar identifiers. | Yes |
| B. Personal Information categories | A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories. | Yes |
| C. Protected classification characteristics | Age (40 years or older) | Yes |
| D. Commercial information | Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies. | Yes |
| E. Professional or employment-related information | Current or past job history. | Yes |

Why we collect personal information

Personal information is collected for the purpose of debt recovery in a lawful manner and remains part of our records until we determine the information is no longer needed, or we are required by law to delete such information. We will collect the minimum amount of data necessary to collect a debt.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice. We do not sell and will not sell your personal information.

How we collect personal information

We collect most of this personal information directly from our clients for whom we provide services to, as well as from you by telephone, written correspondence through the mail, email or fax, by viewing public media/network pages, or other information available online. However, we may also collect information:

- From publicly accessible sources (e.g., property records or court records);
- From your transactions with us;
- From our service providers (e.g., letter vendor, payment processing vendors, call analytics vendor, and/or electronic signature service provider);
- Directly from a third party (e.g., third parties contacted during location activities pursuant to 15 U.S.C. §1692b, such as your friends, neighbors, relatives, and/or employer);
- Consumer reporting agencies (CRAs)
- From a third party with your consent (e.g., your authorized representative and/or attorney); and
- From activity on our website.

When we disclose personal information

Arcon may share personally identifiable information it collects with its employees who need to know that information to provide services to you. Except as provided below, Arcon does not share or disclose any personally identifiable information to any company or marketing group external to Arcon. Arcon may, however, share aggregate information with other persons or entities for purposes determined by Arcon to be appropriate under the law. For example, Arcon may share your personal information with third parties to the extent it is reasonably necessary to manage or service your account, process payment, fulfill a transaction, provide customer service, or as otherwise authorized by law.

Further, Arcon may disclose personally identifiable information (i) to another entity with which Arcon enters or reasonably may enter into a corporate transaction, such as, for example, a merger, consolidation, acquisition, or asset purchase, (ii) to a third party pursuant to a subpoena, court order, or other form of legal process or in response to a request by or on behalf of any local, state, federal, or other government agency, department, or body, whether or not pursuant to a subpoena, court order, or other form of legal process, or in connection with litigation brought against, or on behalf of, Arcon, where appropriate, (iii) to a third party if determined by Arcon in its sole judgment that such disclosure is appropriate to protect the life, health, or property of Arcon or any other person or entity, all in compliance with applicable law, (iv) to third parties as authorized or designated by you, or (v) to conduct any other legitimate business activity not otherwise prohibited by law. The foregoing is not intended to obviate or displace any legal obligations or duties applicable to Arcon.

E-mail posted or sent to Arcon may not be secure against interception by unauthorized individuals. To protect against interception by unauthorized individuals, or because we cannot verify your identity, we may be unable to respond to e-mail requests concerning accounts placed for collection unless you have requested or authorized us to do so.

How we protect your personal information

Arcon safeguards the security of the data you send us with physical, electronic, and managerial procedures. We urge you to take every precaution to protect your personal data when you are on the Internet. Change your passwords often, use a combination of letters and numbers, and make sure you use a secure browser.

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our website.

The confidentiality of any communication or material transmitted to or from Arcon via the website or via e-mail cannot be, and is not, guaranteed. You acknowledge that the technical processing and transmission of the website's content may be transferred unencrypted and involve: (a) transmissions over various networks; and (b) changes to confirm and adapt to technical requirements of connecting networks or devices.

Collecting other personal information

Like many web sites, the Arcon's web site uses "cookie" technology. When you first connect to our site, the cookie identifies your browser with a unique, random number. The cookies we use do not reveal any personal information about you. Cookies help us understand which parts of our web sites are the most popular, where our visitors are going, and how long they spend there. We use cookies to study traffic patterns on our site

so we can make the site even better. Users may choose to set their web browser to refuse cookies, or to alert the user when cookies are being sent. If they do so, note that some parts of the website may not function properly.

How Long We Keep Your Information

Arcon will retain your personal data for seven years, or as otherwise required by law. Arcon thereafter deletes or anonymizes such information in accordance with applicable laws.

Third-Party Web Beacons

We use automated devices and applications, such as Google Analytics (see privacy policy and opt-out), to evaluate usage of our web site. We use these tools to help us improve our services, performance and user experiences. These entities may use cookies and other tracking technologies to perform their services. We do not share your personal information with these third parties.

Our company-wide commitment to privacy

To make sure your personal information remains confidential, we communicate these privacy guidelines to every Arcon employee and staff member.

- Arcon does not knowingly solicit personal information from children or send them requests for personal information.
- The Arcon web site may contain links to other sites. Arcon does not share your personal information with those web sites and is not responsible for their privacy practices. We encourage you to learn about the privacy policies of those companies.
- If we are going to use your personal information differently from that stated at the time of collection, we will try to contact you via email using the most recent information we have. If you have not given us permission to communicate with you, you will not be contacted, nor will we use your personal information in a new manner.

Arcon's Privacy Policy is subject to change at any time. We encourage you to review the privacy policy regularly for any changes.

This document was last updated on November 20, 2020.