

## PRIVACY POLICY (updated February 2025)

### **I. Who Are We?**

Arcon Credit Solutions LLC (, the “Company”), headquartered in Woodbury, Minnesota, U.S.A., is a debt collection agency and provides a range of specialized recovery programs to consumers and provides services to creditors in the recovery of past due accounts (“Services”). If you have any questions or comments about this Privacy Policy or our practices, please contact us as follows:

Arcon Credit Solutions LLC  
8425 Seasons Parkway Suite 106  
Woodbury, MN 55125  
(833) 976-0969  
info@arconcredit.com

### **A. Who And What Is Covered By This Privacy Policy?**

This Privacy Policy describes the Company’s policies and practices regarding its collection and use of your personal data, and sets forth your privacy rights. This Privacy Policy applies both to the Company’s online information gathering and dissemination practices for this website (the “Site”), and information collected or received offline, whether directly from you or from other sources. If you have arrived at this Privacy Policy by clicking through a link on our Site, or by searching for or clicking on a link directing you to any page of our Site, then this Privacy Policy applies to you. When you use the Site, you consent to the use of your information in the manner specified in this Privacy Policy. This policy may change periodically, as we undertake new personal data practices or adopt new privacy policies, so please check back from time to time. By your continued use of the Site, you consent to the terms of the revised policy. Use of our Site is strictly limited to persons who are of legal age in the jurisdictions in which they reside. You must be at least eighteen (18) years of age to use our Site. If you are not at least 18 years of age, please do not use or provide any information through this Site. This Privacy Policy does not apply to any website owned and/or operated by or on behalf of any other entity, even if our Site posts a link to those other websites and you click through from our Site. To the extent that you visit and/or disclose information through other sites, you are subject to the privacy policies and practices of those sites.

### **II. What Personal Information Does The Company Collect, From Where, And Why?**

The following is a description of: (i) the categories of personal information the Company may have collected in the preceding 12 months; (ii) the sources from which we may have collected it; and (iii) the business purposes for which we may have collected it.

#### **A. Information We Do NOT Knowingly Collect.**

We do not knowingly solicit, collect, or receive information from or about minors (under the age of 16).

#### **B. Information You Provide Directly.**

You may choose to voluntarily submit or otherwise disclose personal information to us (e.g., name, address, email address, telephone number, date of birth, social security number,

account numbers, financial information, card payment information, or banking information, etc.). That information – whether submitted or disclosed through the various “Contact Us” options on the Site, by mail, e-mail, or telephone, and whether the purpose for your submission is to inquire about your account or our services, make a payment, or apply for employment, etc. – is governed by this Privacy Policy. If you initiate contact or correspond with us, we may keep a record of your contact information and correspondence, whether oral or written, and we reserve the right to use your contact information, and any other information that you provide to us in your message, to respond thereto, optimize customer service, or attempt to resolve your request or inquiry. Thus, we may use the information you provide to further correspond with you or to accept payment on or otherwise manage your account. If you wish to change or correct any information voluntarily submitted to us, please do so by contacting us in the manner described below. Please note that your communications with us are with a debt collector, in an attempt to collect a debt. Any information obtained will be used for that purpose.

### **C. Information From Third Parties Acting On Your Behalf.**

The Company may receive and maintain personal information (e.g., name, address, telephone number, email address, date of birth, social security number, account numbers, financial information, court records, etc.) contained in communications with someone other than you, such as your spouse, power of attorney, attorney, or other authorized representative, in connection with the collection of any debt.

### **D. Information We Receive From Clients And Sellers.**

We receive and maintain Personal Information contained in the accounts receivable within the portfolios that we purchase or service, including credit issuers, creditors, and accounts receivable portfolio owners. This information may include a name, date of birth, social security number, information contained on credit applications, the original creditor’s account number, employment information, court records, the balance of the account at the time of sale, and the last date a payment was received on an account, etc. We use this information to seek the collection and recovery of accounts receivable, to fulfill responsibilities to our clients, and to analyze potential portfolio purchases. Personal information that we receive from sellers, as part of due diligence, is shared with us confidentially for the purpose of analyzing a potential purchase and is subject to a nondisclosure agreement or other confidentiality obligation that prohibits us or our representatives from further disclosing or using the information for any other purpose.

### **E. Information We Receive From Our Service Providers.**

The Company may receive and maintain Personal Information from our Service Providers. Service Providers are persons or entities that we contract with to provide a material service in connection with the recovery of accounts. This may include, for example, location service providers, attorneys, collections agencies, letter vendors, and data service providers that scrub information. Information that we typically may receive includes residential address, phone numbers, bankruptcy activity, military status, death or probate status, credit information, court records, payment records, and correspondence or call recordings with consumers.

#### **F. Information We Receive From Credit Reporting Bureaus.**

We receive and maintain Personal Information provided by one or more of the major Credit Reporting Bureaus. We use this information in connection with receivables management and recovery services and to assist with fulfilling obligations to our clients.

#### **G. Information Automatically Collected By Use Of This Site**

Our Site automatically collects certain information during a user's visit to the Site. The information may include internet protocol (IP) addresses of your device, the location where the device is accessing the internet, browser type, operating system and other information about the usage of the Site, including a history of pages viewed. We use this information to improve the Site's design, estimate user volume and usage patterns, speed up searches, and improve the user experience by customizing options and recognizing return users. We may also use this information to help diagnose problems with our server and to administer our website, analyze trends, track visitor movements, and gather broad demographic information that assists us in identifying visitor preferences. More specifically:

(i) IP Address

Each time a user visits the Site, we may automatically collect an internet protocol (IP) address and the web page from which the user was directed to the Site. In order to administer and optimize the Site and to diagnose and resolve potential issues or security threats to our Site or to the Company, we may use an IP address to help identify users and to gather broad demographic information about them.

(ii) Cookies, Pixel Tags, And Web Beacons Cookies (browser or flash) are small files that a site or its service provider transfers to a user's device through the web browser (if you allow) that enables the site's or service provider's systems to recognize the browser and capture and remember certain information. We use cookies to optimize Site functionality and improve a user's experience while navigating through the Site. Most or all browsers permit you to disable or reject cookies. You can do this by adjusting your preferences in the browser. You can also click on the "Cookies Settings" banner at the bottom of the Site and adjust Cookie Settings to accept or reject certain cookies used by our Site. Our Site may incorporate "pixel tags," "web beacons," or similar tracking technologies (collectively, "pixel tags") that track the actions of Site users. Pixel tags are used to collect information, such as the internet service provider, IP address, the type of browser software and operating system being used, the date and time the Site is accessed, the website address, if any, from which a user linked directly to the Site and/or the website address, if any, to which the user travels from the Site and other similar traffic-related information. We may aggregate information collected from Site visits by various users to help us improve the Site and the services that we provide through the Site.

(iii) Do Not Track Our Site tracks when visitors enter through a marketing landing page. The Site also keeps a record of third-party websites accessed when a user is on our Site and clicks on a hyperlink. But we do not track users to subsequent sites and do not serve targeted advertising to them.

(iv) Analytics Information Web servers for the Site may gather anonymous navigational information about where visitors go on our Site and information about the technical efficiencies of our Site and services. Anonymous information does not directly or indirectly identify, and cannot reasonably be used to identify, a particular individual. Examples of anonymous information may include certain information about the internet browser, domain

type, service provider and IP address information collected through tracking technologies and aggregated or de-identified data. We use anonymous analytics information to operate, maintain, and provide to you the features and functionality of the Site.

#### **IV. What Personal Information Do We Share With Others?**

##### **A. We Do Not Sell Personal Information to Third Parties for their Own Use.**

The Company does not sell to third-parties for their own use any of your personal information. Except as described in this Privacy Policy, we also do not disclose to third-parties information about your visits to our Site. Accordingly, there have been no sales of non-public personal information to Third-Parties for their own use or further disclosure in the past twelve (12) months. The Company does not knowingly collect and does not, and will not, sell non-public Personal Information of minors under 16 years of age without first obtaining affirmative authorization.

##### **B. Sharing Personal Information With Clients Pursuant To Contracts Through Which We Act As A Service Provider.**

We may provide your Personal Information to our clients, typically credit issuers or accounts receivable portfolio owners, that engage us as a Service Provider, through a written contract, for the purpose of managing accounts receivable portfolios or otherwise fulfilling our contractual responsibilities. The types of personal information we may share with our clients include updated contact information, financial, bank account or payment information, and performance metrics.

##### **C. Sharing Information With Our Affiliates And Service Providers.**

We may share your Personal Information with our affiliates and other persons or entities that we contract with to provide a material service, referred to as Service Providers. Our Service Providers include collection service providers such as collection agencies and law firms, location service providers, data service or security providers, and technological support companies. In connection with providing these business services to the Company, one or more of our Service Providers may have access to identifying Information, such as your name, address, or social security number. We restrict our Service Providers from accessing or using your personal information for any purpose other than as reasonably necessary to perform a business purpose that we authorize in the contract, and your personal information will not be further used by our Service Providers or disclosed to any Third Party.

##### **D. Sharing Personal Information At Your Direction.**

We may share your personal information with third parties to whom you or your agents authorize us in advance to intentionally disclose to or allow to use your personal information in connection with the services that we provide.

##### **E. Sale Of Our Company Or Company Assets.**

In the event of a sale, assignment, liquidation, or transfer of our assets or of any portion of our business, we reserve the right to transfer any and all information that we collect to unaffiliated third-parties in connection with that event.

## **F. Monitoring, Law Enforcement And Legal Requests.**

The Company has no obligation to monitor the Site or the use of the Site or to retain the content of any user session. However, we reserve the right, at all times, to monitor, review, retain and/or disclose any information, as necessary, to satisfy any applicable law, regulation, legal process or governmental request or to cooperate with law enforcement and other authorities in investigating a claim of illegal activity. We may use IP addresses to identify a user when we feel it is necessary to protect the Site, our service, clients, potential clients or others.

## **G. Our Internal Use And Research**

We reserve the full and unrestricted right to use and disclose de-identified information; anonymized information; aggregated information or publicly available information that has not been combined with nonpublic personal information for purposes including, but not limited to, our own internal use, data mining, analytics, and research.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes.

## **V. How Do We Protect Your Personal Information?**

The Company takes reasonable security procedures and practices appropriate to protect personal information from loss, misuse, unauthorized access, disclosure, alteration and destruction. We maintain physical, electronic and procedural safeguards designed to protect against the unauthorized disclosure of personal information, and personal information is disposed of properly and securely utilizing industry standards. Our data security policies and practices are periodically reviewed and modified as necessary, and subject to third party assessments annually.

**\*\* THE INFORMATION BELOW APPLIES ONLY TO CALIFORNIA RESIDENTS \*\***

## **VI . Important Information for California Consumers.**

### **A. The CCPA And Personal Information.**

This Privacy Notice only applies to California residents. We adopt this Notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and, as amended, the California Privacy Rights Act of 2020 (“CPRA”). This Notice describes how we collect, use, and disclose information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“personal information”). This Notice applies to personal information we collect online and offline in connection with the purchase of distressed consumer receivables, business cards and lines of credit and receivable account management services for creditors in the recovery of past due accounts, including when you use our websites or applications, contact us, or otherwise interact with us (collectively, “Services”). A consumer has rights regarding his/her PI, including:

- o A right to know what PI is collected, used, shared or sold by the business;
- o A right to access PI collected and retained by the business;
- o A right to require businesses and, by extension, their service providers, to delete PI, subject

to certain exceptions;

- o A right to opt-out of the business' sale of PI; and
- o A right to non-discrimination in terms of pricing or service for choosing to exercise a privacy right under the CCPA.

## **B. Categories of Personal Information We Collect.**

- Identifiers — A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, signature or other similar identifiers.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) — 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 and ATM card number, or any other financial information, medical information, or health insurance information.
- Sensitive personal information — Social Security number, driver's license, state identification card, or passport number; your account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- Commercial information — Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Geolocation data — Physical location or movements
- Audio and visual Information — Audio, electronic, or similar information we capture through your communications with us, e.g., voice recordings of telephone conversations, emails and instant messaging, and security images if you visit our offices
- Employment information — Current or past job history

## **C. Where We Collect Your Personal Information.**

- Directly from you when you provide this information to us, when you request information, use our websites, make a payment, or contact us.
- From our affiliates, co-owners, partners and other related parties.

- From other online and offline sources, such as public databases and other public information from third parties.
- Vendors who provide services on our behalf

#### **D. Use of Personal Information.**

We may use or disclose personal information that we collect for one or more of the following business purposes to, among other things:

- Communicate with you about your accounts.
- Send you important information regarding your accounts.
- Enter into transactions and conduct business dealings with us, our business partners, and service providers.
- To comply with applicable law and regulatory obligations, provide required disclosures, and inform you of the choices and controls that may be available to you.
- Help to ensure security and integrity. Detect, investigate, and prevent activities that may violate our policies or be illegal.
- Report to credit bureaus
- Enforce our terms and conditions and otherwise protect our rights and operations.

#### **E. Disclosure of Personal Information for a Business Purpose.**

We may disclose your personal information for a business purpose to the following categories of parties:

- Affiliates;
- Service providers and contractors who help manage, develop, and analyze our business and/or deliver services to us and our clients, such as;
  - Professional services organizations, such as auditors and law firms
  - Our business partners
  - Internet service providers
  - Data analytics providers

- Operating systems and platforms
- Data brokers
- Agencies and organizations working to prevent fraud in financial services; or
- Law enforcement, regulatory and other governmental agencies.

## **F. Retention Period.**

We store personal information for as long as necessary to carry out the purposes for which we originally collected it and for other legitimate business purposes, including to meet our legal, regulatory, or other compliance obligations.

## **G. We Do Not Sell Personal Information to Third Parties for their Own Use.**

The Company does not sell to third-parties for their own use any of your Personal Information. Except as described in this Privacy Policy, we also do not disclose to third-parties information about your visits to our Site. Accordingly, there have been no sales of non-public Personal Information to Third-Parties for their own use or further disclosure in the past twelve (12) months. The Company does not knowingly collect and does not, and will not, sell non-public Personal Information of minors under 16 years of age without first obtaining affirmative authorization.

## **H. Sharing Personal Information.**

We may provide your Personal Information to our clients, typically credit issuers or accounts receivable portfolio owners, that engage us as a Service Provider, through a written contract, for the purpose of managing accounts receivable portfolios or otherwise fulfilling our contractual responsibilities. The types of Personal Information we may share with our clients include updated contact information, financial, bank account or payment information, and performance metrics.

We may share your Personal Information with our affiliates and other persons or entities that we contract with to provide a material service, referred to as Service Providers. Our Service Providers include collection service providers such as collection agencies and law firms, location service providers, data service or security providers, and technological support companies. In connection with providing these business services to the Company, one or more of our Service Providers may have access to identifying Information, such as your name, address, or social security number. We restrict our Service Providers from accessing or using your Personal Information for any purpose other than as reasonably necessary to perform a business purpose that we authorize in the contract, and your Personal Information will not be further used by our Service Providers or disclosed to any Third Party.

We may share your Personal Information with third parties to whom you or your agents authorize us in advance to intentionally disclose to or allow to use your Personal Information in connection with the services that we provide.



We do not purposefully sell or share the personal information of children under the age of 16.

We reserve the right to transfer any personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation).

## **I. Use of Personal Information**

We collect the types of sensitive personal information described in the [Categories of Personal Information We Collect](#) section above. We only collect and use sensitive personal information for certain limited purposes. Because we use this sensitive personal information for limited purposes, there is no need for us to provide a Limit Use and Disclosure of Sensitive Personal Information right under the California Privacy Rights Act of 2020.

## **J. Summary of prior 12-month personal information handling practices.**

Personal Information we may have collected within the last 12 months:

<b>Category of Personal Information</b>	<b>Sources</b>	<b>Do we Collect?</b>	<b>Business Purpose and Disclosure</b>
Identifiers, such as name, alias, name suffix, mailing address, account number, email, date of birth, telephone and fax numbers	You  From other online and offline sources, such as public databases, and other public third parties  Vendors who provide services on our behalf  Our affiliates  Our creditor clients and sellers  Credit reporting bureaus	YES	<b>Sold for Monetary Consideration:</b> None  <b>Vendors, Creditors, Affiliates, Partners:</b> We may have disclosed this category of personal information to our vendors, creditor clients and sellers, affiliates, and partners to effectuate our Services.  <b>Purpose of Processing:</b> We may have used and disclosed this category of personal information for other reasons, as described in greater detail above.
Government-Issued Identifiers, such as Social Security Number, driver's license or state ID card number, passport number	You  From other online and offline sources, such as public databases,	YES	<b>Sold for Monetary Consideration:</b> None  <b>Vendors, Creditors, Affiliates, Partners:</b> We may have disclosed this category of

	<p>and other public third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p> <p>Our creditor clients and sellers</p> <p>Credit reporting bureaus</p>		<p>personal information to our vendors, creditor clients and sellers, affiliates, and partners to effectuate our Services.</p> <p><b>Purpose of Processing:</b> We may have used and disclosed this category of personal information for other reasons, as described in greater detail above.</p>
Biometric Identifiers, such as, imagery of the iris or retina, fingerprint, face, hand, and voice recording from which and identifier template is extracted	N/A	NO	N/A
Relationship Information, such as age; gender; marital status; household level information; demographic data; acquired scores (other than FCRA-regulated credit scores)	<p>You</p> <p>From other online and offline sources, such as public databases, and other public third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p> <p>Our creditor clients and sellers</p> <p>Credit reporting bureaus</p>	YES	<p><b>Sold for Monetary Consideration:</b> None</p> <p><b>Vendors, Creditors, Affiliates, Partners:</b> We may have disclosed this category of personal information to our vendors, creditor clients and sellers, affiliates, and partners to effectuate our Services.</p> <p><b>Purpose of Processing:</b> We may have used and disclosed this category of personal information for other reasons, as described in greater detail above.</p>
Professional or Employment-related Information, such as current or past employment	<p>You</p> <p>From other online and offline sources, such as public databases, and other public third parties</p>	YES	<p><b>Sold for Monetary Consideration:</b> None</p> <p><b>Vendors, Creditors, Affiliates, Partners:</b> We may have disclosed this category of personal information to our vendors, creditor clients and</p>

	<p>Vendors who provide services on our behalf</p> <p>Our affiliates</p> <p>Our creditor clients and sellers</p> <p>Credit reporting bureaus</p>		<p>sellers, affiliates, and partners to effectuate our Services.</p> <p><b>Purpose of Processing:</b> We may have used and disclosed this category of personal information for other reasons, as described in greater detail above.</p>
Inferred data (propensities, attributes) generated by the company and associated with a consumer, household device; internally generated scores; ad targeting information	N/A	NO	N/A
On-line and Technical Information, such as IP address; UUID, AOID, GUID device identifiers; data from cookies, web beacons, etc.; clickstream data; device "fingerprinting" records; server log records (including page requests); data collected by automated means to measure consumer response to online content	<p>You</p> <p>From other online and offline sources, such as public databases, and other public third parties</p> <p>Vendors who provide services on our behalf</p>	Yes	<p><b>Sold for Monetary Consideration:</b> None</p> <p><b>Purpose of Processing:</b> We may have used and disclosed this category of personal information for other reasons, as described in greater detail above.</p>
Audio/Visual Information, such as photographs; video images; CCTV records; call center recordings; voicemail	<p>You</p> <p>From other online and offline sources, such as public databases, and other public third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	YES	<p><b>Sold for Monetary Consideration:</b> None</p> <p><b>Vendors, Creditors, Affiliates, Partners:</b> We may have disclosed this category of personal information to our vendors, creditor clients and sellers, affiliates, and partners to effectuate our Services.</p> <p><b>Purpose of Processing:</b> We may have used and disclosed</p>

	Our creditor clients and sellers		this category of personal information for other reasons, as described in greater detail above.
Financial Information, such as financial account numbers; insurance account numbers; payment card data; consumer reporting data, credit scores	<p>You</p> <p>From other online and offline sources, such as public databases, and other public third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p> <p>Our creditor clients and sellers</p> <p>Credit reporting bureaus</p>	YES	<p><b>Sold for Monetary Consideration:</b> None</p> <p><b>Vendors, Creditors, Affiliates, Partners:</b> We may have disclosed this category of personal information to our vendors, creditor clients and sellers, affiliates, and partners to effectuate our Services.</p> <p><b>Purpose of Processing:</b> We may have used and disclosed this category of personal information for other reasons, as described in greater detail above.</p>
Health Information, such as information about payment for healthcare services	<p>You</p> <p>From other online and offline sources, such as public databases, and other public third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p> <p>Our creditor clients and sellers</p> <p>Credit reporting bureaus</p>	YES	<p><b>Sold for Monetary Consideration:</b> None</p> <p><b>Vendors, Creditors, Affiliates, Partners:</b> We may have disclosed this category of personal information to our vendors, creditor clients and sellers, affiliates, and partners to effectuate our Services.</p> <p><b>Purpose of Processing:</b> We may have used and disclosed this category of personal information for other reasons, as described in greater detail above.</p>

## K. Your Rights and Choices.

### Right to Know

You have the right, subject to certain exceptions defined under the CCPA and CPRA and other applicable laws and regulations, to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- o The categories of personal information we have collected about you;
- o The categories of sources from which that personal information was collected;
- o The business or commercial purpose for collecting or selling personal information;
- o The categories of third parties with which the business shares personal information; and
- o The specific pieces of personal information we have collected about you.

You have the right to receive this information in a format, if technically feasible, that is portable, usable, and allows you to transmit the personal information to a person without impediment, where the processing is carried out by automated means.

### **Right to Request Deletion**

You have the right, subject to certain exceptions defined under the CCPA and CPRA and other applicable laws and regulations, to request that we delete any personal information that we collected from you and retained. Once we receive and confirm your verifiable consumer request we will delete your personal information from our records unless it is subject to one of the exceptions referenced above. A request to delete may be denied if retaining the information is necessary to:

1. Complete the transaction for which it collected the personal information, is necessary to provide a good or service requested by the consumer, or to take action reasonably anticipated within the context of the ongoing business relationship with the consumer, or otherwise perform a contract with the consumer.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on the consumer's relationship with the business.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of the information that are compatible with the context in which the consumer provided it.

### **Consumer Right To Non-Discrimination.**

You have the right, to not be discriminated against for attempting to exercise your rights as

set out under the CCPA and CPRA.

### **Right to Correct Your Personal Information.**

You have the right, subject to certain exceptions defined under the CCPA and CPRA and other applicable laws and regulations, to request that we correct any inaccurate personal information about you.

### **L. How Do I Exercise My CCPA Rights?**

A. Instructions For Submitting A CCPA Consumer Rights Request To Us If you are a California resident and wish to submit a CCPA Request to Arcon Credit Solutions LLC, you may use one of the following methods:

Fill out a Form on this Website: <https://absoluteresolutions.com/california-consumer-privacy-act-request>

Call (Toll-Free) at: 800-713-0670

Please be advised that we are only required to respond to your request to know or access twice in any 12-month period. We are required to keep records of your CCPA request for at least 24 months, including any assigned reference number, the request date and nature of the request, the manner in which the request was made, the date and nature of our response, and the basis for any full or partial denial.

### **M. Verification Of The Person Making A Request.**

We need to be reasonably sure that the person making the request about your personal information is you, or a representative authorized to make a request on your behalf. We cannot comply with your request if we cannot verify your identity or your authority to make a request for another person. Accordingly, we will ask for information such as your full name, mailing address, last four digits or your social security number, etc., to attempt to verify your identity and locate your records, if any. To the extent possible, we will not ask you for new information to verify your identity, but instead will request information that we can cross-check against existing records. If we are unable to verify your request without new information, we will delete the new information as soon as practical after processing your CCPA request, except as may be required to comply with the CCPA's record retention requirements. We will never require you to create an account with us in order to verify your request, but if you already have an account we may use that information to assist with verification. We will only use information you provide to us during the verification process to try to verify your identity or your authority to make the request for another person. Requests to access the specific pieces of information we may hold, and not just a list of the categories of information, require heightened verification procedures, and we will require you to submit a written declaration under penalty of perjury stating that you are the consumer whose personal information is the subject of the request. In addition, certain pieces of information, such as a social security number, driver's license number or other government-issued identification number or financial account numbers, will not be disclosed in response to a CCPA request. If you wish to authorize someone else to act on your behalf in connection with your CCPA rights, we must receive proof that this person is authorized to do so. Proof can be provided by a consumer verifying his/her own identity directly with us and then

providing written authority for a designated person to act on the consumer's behalf, or through receipt of a power of attorney or other legal documentation of authority, or proof of registration with the California Secretary of State as a designated representative of another consumer. You may also make a verifiable consumer request on behalf of your minor child.

#### **N. How and When Will We Respond?**

Within 10 days of receipt of your request, we will provide an initial confirmation with an assigned reference number. If you submit a Request to Delete, we are required to re-confirm your choice to delete the information after verifying your request, but prior to actual deletion. The Company strives to provide a response within 45 days of receiving your request. If we need additional time, we will let you know. We will send our response to your request by U.S. mail or email, at your option. Any information we provide will cover only the 12-month period preceding receipt of your request. If we cannot respond to or comply with your Request to Know or Request to Delete, because, for example, we cannot verify your identity or because an exception applies, we will explain our reasoning and decision in our response. We do not charge a fee to process your request unless it is excessive, repetitive, or manifestly unfounded, and we have informed you in writing of the reasoning behind a charge and its estimated cost. We will provide a cost estimate before completing your request if we determine that a charge is warranted.