

Privacy Notice

We are committed to safeguarding the privacy of your personal information. This Privacy Notice (“Notice”) describes how Mountain Land Collections, LLC (which also conducts business under the dba tradename of MLC) (collectively “MLC”) collects and processes your personal information through MLC websites, portals and other online services, as well as through your direct and indirect interactions with us, whether such interactions occur in person, through a third-party, via telephone, email, text/SMS/MMS, or via any other method of direct or indirect communication (collectively “MLC Interactions”). In this Notice “MLC,” “we,” “us,” and “our” refer to Mountain Land Collections, LLC (which includes our dba tradename of MLC) which has its corporate offices at 852 East 1050 South, American Fork, Utah 84003.

Identification Of Businesses And Business Activities

We are engaged in the business of debt collection. As such, you understand and agree that any information obtained via any manner will be used for that purpose.

Conditions of Use/Agreement/Consent

By accessing, using and/or browsing any website(s) and/or link(s) we maintain, and/or by communicating and/or interacting with us in any way (whether initiated by us or by you), or otherwise engaging in any MLC Interactions, you acknowledge, fully understand, and consent to the practices described in this Notice, our [Conditions of Use](#), and our [Acceptable Use Policy](#), including limitations on damages, resolution of disputes, and application of the law of the state of Utah.

Information We Collect and How We Use It

In performing our business functions, we strive to collect as much personal information about you as possible. We do not seek this information to sell, rent or lease it to any third parties; but rather to help us better perform our business functions. The information we gather about you can come from a variety of sources such as publicly available sources (including but not limited to such sources as the internet, court records, and other publicly available databases and records, etc.), private or paid sources, (including but not limited to such sources as credit bureaus, third-party service providers who provide a wide variety of functions including but not limited to address, asset, and identity verification, employers, etc.), our clients (those from whom you may have received goods and/or services), and of course from you or others acting on your behalf.

Though it is impractical to set forth an exhaustive list of all the personal information we strive to collect, the following list provides a good sampling of what we strive to collect: name and contact details (i.e. address, phone number(s) and type, email, etc.); date and place of birth; demographic information (i.e. gender, language spoken), identification numbers issued by the government (i.e. Social Security Number); marital/family status and corresponding dates; third-party contact information (i.e. parents, spouse, employer, other family information), financial

and payment information (i.e. sources of income, wages, credit card, bank account, tax, insurance, and other financial information), etc.

We also collect information about you passively. For example, when you visit any of our websites or use any of our online services, in addition to information that you voluntarily provide, we may automatically collect information that your web browser sends. This information may include but is not limited to your internet protocol (IP) address, operating system, browser information, date and time of access, any referring web page you were visiting before you came to our site, information you search for on our sites, and other information collected by cookies, web beacons, or similar technologies. Cookies are files placed on your computer, which help evaluate usage patterns, recall user preferences, and tailor user content. Web beacons are objects embedded in a web page to monitor user behavior. You may take steps to browse our sites anonymously, or opt-out, by changing your browser settings. However, doing so may limit your ability to use certain features of our sites.

With Whom Do We Share Personal Information?

We may share your information internally within MLC to engage in our business functions.

We may also disclose your personal information if we have a good-faith belief that doing so is required by subpoena or other judicial or administrative order or otherwise required by law. We may also disclose your personal information and other information as required by law or to exercise or defend legal rights; to take precautions against liability; to protect the rights, property, or safety of any individual, or of the general public; to maintain and protect the security and integrity of our services or infrastructure; to protect you, others, ourselves, or our services from fraudulent, abusive, or unlawful uses; to investigate and defend ourselves against third-party allegations, demands or claims; to assist governmental law enforcement agencies.

MLC may also provide your personal information to third-party vendors, contractors, service providers, and other agents who assist MLC in performing its business functions. Without providing an exhaustive list, these third-party service providers and functions include, but are not limited to the following: print, letter and mail processing, payment processing, text/SMS/MMS services, voice-mail services, electronic signing services, self-service portals, hosting services, data and voice analytics services, and so forth. In such instances, the third-party vendors, contractors, services providers, and other agents will be required to protect your personal information from unauthorized disclosure and/or transfer.

We do not sell, rent, or lend your personal information to any third parties for their use in direct marketing, advertising, or promotion of their products or services.

Your Express Consent for Us to Utilize Third-Party Vendors

You acknowledge that as part of our relationship with our third-party vendors, contractors and service providers, and other agents who assist us in performing our business functions as

described in this Notice, it may be necessary for us to provide them certain information about you and/or about specific accounts/debts for which you may be held responsible.

To the fullest extent permitted by law, you grant us your express consent to utilize any and all such third-party vendors, contractors, service providers, and other agents as we feel appropriate to fulfill our business functions as described in this Notice, which consent includes your acknowledgement and agreement that we may provide them information about you and any accounts/amounts for which you may be responsible. In granting your consent, you are also releasing us from any and all claim(s) arising from or related to a claim that we have shared any information about you/your debts with an unauthorized third-party.

What Are Your Rights in Your Personal Information?

We endeavor to maintain the integrity of your personal information and ultimately rely on you to ensure your personal information is complete, accurate, and up to date. For personal information submitted directly by you (whether via telephone, text, website, payment portal or the like), you may verify and correct—and remove, if legally required (or if found appropriate to do so in our discretion)—your personal information through your own efforts, as applicable. You may also always contact us to verify or correct any of your personal data and/or to remove it, if legally required (or if found appropriate to do so in our discretion).

How Long Do We Retain Personal Information/Where Is It Stored?

We retain collected personal information for as long as we feel it is necessary in order for us to fulfill our business functions, not only today but also into the future. Though we may purge some personal data from time to time, our general policy is to retain personal information indefinitely. We may store your personal information in data centers located in the United States, cloud storage solutions, or on the premises of MLC. Any storage of any credit card or payment information, to the extent there is any, is done by our third-party payment processor vendors, contractors, service providers, and other agents in accordance with their own privacy statements and controlling laws.

What Security Efforts Are Made to Protect Personal Information?

MLC implements appropriate technical and organizational security measures to protect your personal information, and we implement a level of security appropriate to the risks presented by the processing and the nature of the data to be protected. We review our security procedures and consider appropriate new security technology and methods. While MLC strives to protect your personal information, we cannot ensure or warrant the security of such information—from third-party hacks/attacks or otherwise.

What About the Privacy Practices of Third-Party Websites?

MLC is not responsible for the privacy practices or content of any third-party sites, including those to which MLC's websites link and those that link to MLC's websites. Third-party services, offerings, and advertisers with links from any website(s) and/or link(s) owned and maintained by us have their own privacy statements that can (and should be) viewed by clicking on the

corresponding links within each respective website. For your own protection, we recommend and encourage that you always review the privacy practices or contents of any such third-party website(s) and offerings.

Protecting Children

MLC does not knowingly collect information from children under the age of 13.

Who Do You Contact If You Have Questions or Concerns About Information Privacy?

MLC has a compliance officer. If you have any questions or concerns about online privacy or security, you may submit them via email or mail to the following:

Email:

info@mountainlandcollections.com

Mail:

MLC Compliance Officer
P.O. Box 1280
American Fork, Utah 84003

Severance Clause

If any provision of this Privacy Notice is held to be invalid, illegal or unenforceable (whether in whole or in part), such provision shall be deemed severed and shall not affect the validity and enforceability of any remaining condition.

What Happens If This Notice Changes?

We regularly review this Notice and reserve the right to change, modify, add, or remove portions as needed. When we do, we will revise the “last revised” date shown on each page of this Notice. We encourage you to periodically review this Notice and to stay informed about how we are using and helping to protect the personal information we collect. Your continued access to and/or use of any website(s) and/or link(s) which we own and maintain or engaging in any other MLC Interactions constitutes your agreement to this Privacy Notice and any update(s) to it.