

California Residents

The California Consumer Privacy Act (CCPA) requires us, BYL Collection Services, LLC (“BYL”), to notify California residents (unless an exemption applies) of the categories of personal information we collect about them, with reference to the categories set forth under the CCPA, and the purposes for which we will use such categories of personal information.

As a California consumer you have the right to request that BYL disclose what personal information it collects, uses, discloses, and sells. Such a request can be made to BYL at (833) 374-5100, via our website BYLCollections.com/CCPA or mailing us your request via letter to BYL Collection Services, LLC, PO Box 569 Malvern, PA 19355. Once we receive your request, we will compare information you provided with the information we already have. 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 consumer.

We do not sell any personal information to third parties. We do disclose information to credit reporting agencies.

The CCPA provides for the right for consumers to request deletion of their information, subject to various exceptions. The information that BYL collects falls within an exception and does not have to be deleted upon request. Nonetheless, such a request can be made to BYL at (833) 374-5100, via our website BYLCollections.com/CCPA or mailing us your request via letter to BYL Collection Services, LLC, PO Box 569 Malvern, PA 19355. Once we receive your request, we will compare information you provided with the information we already have. 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 consumer.

The CCPA also provides for the right to opt out of the sale of personal information. However, we do not sell personal information.

You, the consumer, will not receive discriminatory treatment from BYL for the exercise of the privacy rights conferred by the CCPA. You may designate an authorized agent to make a request under the CCPA. You must provide either a power of attorney or written authorization to us.

Categories of Personal Information Collected: The relevant categories of personal information that BYL *may* collect about California residents includes:

- **Identifiers:** such as real name, alias, postal address, unique personal identifier, online identifier, IP address, email address, account name, Social Security number, or other similar identifiers.
- **Customer records:** such as paper and electronic customer records containing personal information, such as name, signature, social security number, physical characteristics or description, etc.

- **Protected classifications under California or federal law:** such as age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, etc.
- **Commercial information:** such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Internet or other electronic network activity information:** such as browsing history, search history, website interaction, etc.
- **Geolocation data:** such as physical location or movements.
- **Sensory data:** such as audio, electronic, visual, thermal, olfactory, or similar information.
- **Employment information:** such as current or past job history or performance evaluations.
- **Profiles or inferences:** such as profiles reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Purposes of Use: We *may* use the above categories of personal information as follows:

- To provide the services for which the information was provided, including to maintain and administer any of your accounts serviced by us and to process transactions, and payments;
- For authentication, identity verification, and fraud prevention and detection;
- To respond to or address your questions and investigate and resolve any issues;
- To personalize your experience using our websites and services;
- To improve and develop products and services, and for other research and analytics purposes;
- To respond to authorized regulatory, compliance and legal process; or
- To protect and defend our rights and interests and those of third parties, including in defense of litigation and other claims against us.

Not covered by this Notice: This Notice does not address or apply to any of the nonpublic information that we collect about consumers, pursuant to an exemption under CCPA Section 1798.145.

For more details and information about the personal information we collect and how we collect, use and disclose such personal information (as defined by the CCPA) and your rights regarding such personal information, please call us, toll-free, at (833) 374-5100.

Policy Updated ___9/15/2023_KS_____.