

Unifund Privacy Notice

This Privacy Policy discloses the privacy practices of Unifund CCR Partners, Unifund CCR, LLC and Unifund Corporation (also referred to as collectively as “Unifund”, “us,” or “we”). We understand that your privacy is important to you and are committed to protecting your privacy. This Privacy Policy explains what information we collect, how we use that information, and how we protect your privacy.

Unifund’s website is located at www.unifund.com (its "website") is not intended for individuals less than the age of eighteen and Unifund does not knowingly collect data relating to individuals less than the age of eighteen.

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

Questions, comments, and complaints about Unifund’s data practices can be submitted to:

Unifund CCR Partners
PO Box 42121
Cincinnati, OH 45242-0121

Toll free: (888) 384-8134

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 listed in California	A name, signature, Social Security number, address, telephone number, employment, employment history, bank	Yes

Customer Records Statute (Cal. Civ. Code §1798.80(e))	account number, credit card number, debit card number, Some personal information included in this category may overlap with other categories.	
C. Protected classification characteristics under California or Federal law	Age (40 years or older), veteran or military status.	Yes
D. Commercial information	Records of personal property, products or services purchased.	Yes
E. Professional or employment-related information	Current or past job history.	Yes
F. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Student financial information.	Yes
G. Inferences drawn from any of the information identified above	Profile reflecting a consumer's preferences, characteristics, predispositions, behavior, attitudes.	Yes

How We Use Your Information

Personal information is collected solely 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. Your personal information may be used to fulfill or meet the reason you provided such information. Your personal information will also be used to perform services on behalf of the business or service provider, including maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, providing analytic services, or providing similar services.

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 Your Information

We collect most of this personal information directly from our clients for whom we provide services, as well as from you by telephone, written correspondence through the mail, email or fax, by viewing public social 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, location vendors, payment processing vendors, 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.

How We Share Your Information

Unifund may share personally identifiable information it collects with its employees who need to know that information to provide collection services with respect to your account. Except as provided below, Unifund does not share or disclose any personally identifiable information with any company or marketing group external to Unifund. Unifund may share your personal information with third parties to the extent it is reasonably necessary to manage or service your account, verify employment, determine location, process payment, fulfill a transaction, provide customer service, or as otherwise authorized by law.

Further, Unifund may disclose personally identifiable information (i) to another entity with which Unifund 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, Unifund, where appropriate, (iii) to a third party if determined by Unifund in its sole judgment that such disclosure is appropriate to protect the life, health, or property of Unifund 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 Unifund.

Sharing your information with Consumer Reporting Agencies

Consumer Reporting Agencies (CRAs) collect and maintain information on consumer and business credit profiles on behalf of organizations in the United States. We may share information about you with CRAs and may carry out periodic searches with them to verify your identity or manage your account.

Details of your account(s) with us may be sent to CRAs and recorded by them. This information may be supplied by CRAs and may be used and searched by us and other organizations, such as debt collection agencies, in order to:

- consider applications for credit and credit related services;
- locate debtors and recover debts; and
- manage your accounts.

Unifund may furnish account information to Experian, Equifax, and Trans Union. You have a right to obtain an annual copy of your credit file from CRAs by visiting <https://www.annualcreditreport.com>.

Your Choices

Unifund offers you certain choices in connection with the personal data it collects from you, including:

Your Unifund Account: You may review, update and correct your contact information, including your telephone number and email address, after logging in to the website, or by calling our office.

Your Payments: You can elect not to utilize the payment portal of Unifund's website and not to make payments via credit card or check.

If you have any questions regarding any of these choices, please contact Unifund.

Our Contact Address is:
Unifund CCR Partners
PO Box 42121
Cincinnati, OH 45242-0121

Toll free: (888) 384-8134

How Long We Keep Your Information

Unifund will retain until we determine the information is no longer needed, or as otherwise required by law.

How We Protect Information

Unifund has implemented physical, electronic, and procedural security safeguards to protect against the unauthorized release of or access to personal information. We employ internal and external system safeguards designed to protect confidentiality and security of personal information. We restrict access to nonpublic personal information about you to those employees determined by us to need to know the information.

E-mail posted or sent to Unifund may not be secure against interception by unauthorized individuals. To protect against interception by unauthorized individuals, or because we can not 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.

If any questions arise about security, please contact Unifund using the information provided above.

California Residents - Your Legal Rights

- **The right to access personal information** – You have the right to request access to your personal information that we collected about you, subject to certain exceptions.
- **The right to request deletion of personal information** – You have the right to request that we delete your personal information; however, state and federal law may prohibit us from deleting personal information, which Unifund will disclose to you.
- **The right to non-discrimination** - We will not discriminate against you if you exercise any of these rights.
- **The right to an authorized agent** – You can designate an authorized agent to make any of these requests by providing your express written authorization.

We must be able to verify your identity and the authorization must include the authorized agent's name, address, telephone number, and email address (for providing the personal information collected or to respond to a request for deletion).

If you wish to exercise any of these rights, please contact Unifund by doing one of the following:

1. By mailing a request to:

Unifund CCR Partners
PO Box 42121
Cincinnati, OH 45242-0121

2. Contacting us toll free at (888) 384-8134;
3. Interactive webform

If you choose to contact us directly by phone or in writing, you will need to provide us with:

- Enough information to identify you [e.g., your full name, address, last four digits of your Social Security number, date of birth, and/or account number]; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate and respond to it.

We are not obligated to make a data access or data portability disclosure if we cannot verify that the person making the request is the person about whom we collected information, or is someone authorized to act on such person's behalf.

Links to Other Websites

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information, which you provide while visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Privacy Notice Changes

Unifund may change this Privacy Notice at any time. Notice of any new or revised Privacy Notice, as well as the location of the new or revised statement, will be posted on the website after the change. It is the obligation of users visiting the website before the change to learn of changes to the Privacy Notice since their last visit.

Last Updated: [01/02/20]