

CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

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Your privacy is important to us. This California Consumer Privacy Act Privacy Policy explains how The Bank of Missouri, its affiliates, representatives, agents and servicers, including Atlanticus Services Corporation and its affiliates (together “we,” “our” or “us”) collect, use, and disclose personal information relating to **California residents** covered by the California Consumer Privacy Act of 2018 (“CCPA”). This notice is provided pursuant to the CCPA.

Introduction

Under the CCPA, ‘Personal Information’ is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).

The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that individual. For example, this Disclosure does not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our [Privacy Notice](#).

Keeping Personal Information secure is one of our most important priorities. Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

Collection of Personal Information

In the past 12 months, we have collected the following categories of Personal Information relating to California residents covered by this privacy policy:

- Category A: Identifiers, such as name and government-issued identifier (e.g., Social Security number);
- Category B: Personal information, as defined in the California safeguards law (Cal. Civ. Code § 1798.80(e)), such as contact information and financial information;
- Category C: Characteristics of protected classifications under California or federal law, such as sex and marital status;
- Category D: Commercial information, such as transaction information and purchase history;
- Category E: Internet or network activity information, such as browsing history and interactions with our website;

- Category F: Geolocation data, such as device location and Internet Protocol (IP) location;
- Category G: Audio, electronic, visual and similar information, such as call recordings;
- Category H: Professional or employment-related information, such as work history and prior employer; and
- Category I: Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

Sources from which Personal Information is Collected

The categories of sources from whom we collected this Personal Information are:

- Directly from a California resident or the individual's representatives;
- Service providers, consumer data resellers and other third parties;
- Public record sources (federal, state or local government sources);
- Information from our affiliates; and
- Website, mobile app and social media activity.

Third Parties with whom Personal Information is Shared

The categories of third parties to whom we disclosed Personal Information for our business purposes and the categories of personal information shared with such third parties are:

- Vendors and service providers who provide technology-related services, such as data storage, digital communications, website hosting, back office programs, data security and audit, and other information technology and related infrastructure (Personal Information Categories A through I listed above);
- Third parties who facilitate providing products and services to our customers, such as transaction and payment processors, financial institutions, call centers, customer and account management systems, collections service providers, data analysis service providers and marketing communications service providers (Personal Information Categories A, B, C, D, E, G, H and I);
- Professional services providers, such as tax and accounting professionals, legal professionals, auditors, marketing professionals and other consultants (Personal Information Categories A, B, C, D, E, G, H and I);
- Other third parties who enable customers to conduct transactions online and via mobile devices (Personal Information Categories A, B, C, D and F); and
- Courts and government agencies (as required by laws and regulations).

Use of Personal Information

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing marketing services, or providing similar services;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- Short-term, transient use, where the information is not disclosed to a third party and is not used to build a profile or otherwise alter an individual consumer’s experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction;
- Auditing related to a current interaction and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions and auditing compliance with this specification and other standards;
- Undertaking activities to verify or maintain the quality or safety of a service controlled by us and to improve, upgrade, or enhance the service controlled by the business;
- Debugging to identify and repair errors that impair existing intended functionality;
- Undertaking internal research for technological development and demonstration; and
- Complying with laws and regulations and complying with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

Sale of Personal Information

In the past 12 months, we have not “sold” Personal Information that is subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this privacy policy, “sold” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

Rights under the CCPA

Right to Request Access. You have the right to request that we disclose your Personal Information that is collected, used, and disclosed to third parties. If you make an access request, you will receive the following information about you:

- Categories of personal information collected;
- Categories of sources from which personal information are collected;
- Specific pieces of personal information collected about you;
- Business purpose for collecting or selling; and
- Categories of third parties to whom sold.

This information will be provided free of charge, unless we determine that your request is manifestly unfounded or excessive. You may request this information twice in any 12-month period. This right to request access is subject to certain restrictions and is not available to consumers who have requested information about, applied for, or maintain business credit accounts with us. Our employees and employees of our business partners and service providers also do not have a right to request access under the CCPA.

Right to Request Deletion. You have the right to request that we and our service providers delete any Personal Information about you that we have collected from you upon receipt of a verifiable request. This right is subject to the same exceptions as for Right to Access requests.

Submitting Access or Deletion Requests. You can submit your request by calling us at 877-681-4060 or contacting us online at <https://curae.com/contact-patient/>. We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

Verifying Access or Deletion Requests. To verify a California Consumer's identity, we may request up to three pieces of Personal Information about you when you make a request to compare against our records. We cannot respond to your request or provide you with Personal Information if we cannot verify your identity. This process is for your protection. An authorized agent may submit a request on your behalf, in which case we may require proof of your authorization and verification of their identity directly from you. Making a verifiable consumer request does not require you to create an account with us. We will only use Personal Information that you provide in your request to verify your identity. We reserve the right to take additional steps as necessary to verify the identity of California Consumers when we have reason to believe a request is fraudulent.

If we are not able to honor your request, we will let you know in our response. Situations where we may not be able to honor your request include

- If we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual;
- If an exception to the access or deletion right under the CCPA applies, such as when the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer, or when the requested Personal Information is not subject to the CCPA's access or deletion rights; and
- If your request involves disclosure of social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification numbers, account passwords or security questions and answers, or any specific pieces of information, and the requested disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

Right to Non-Discrimination. We will not discriminate against you because you exercised any of your rights, such as by

- Denying products or services to you;
- Charging different prices or rates for products or services, including through the use of discounts or other benefits or imposing penalties;
- Providing a different level or quality of products or services to you; or

- Suggesting that you will receive a different price or rate for products or services or a different level or quality of products or services.

Questions or Concerns

You may contact us with questions or concerns about this Privacy Policy and our practices by calling us at 877-681-4060 or contacting us online at <https://curae.com/contact-patient/>.

Changes to This California Consumer Privacy Act Privacy Policy

We may change or update this Privacy Policy from time to time. When we do, we will post the revised Privacy Policy on this page with a new “Last Updated” date.