

## **A.R.M. Solutions, Inc. Privacy Policy**

Privacy Notice Table of Contents: Our Commitment to Privacy · the Way We Use Information · Our Commitment to Data Security · Children and Minors · Text Message Policy · Cookies · California Residents – California Consumer Privacy Act (CCPA) · How to Access or Correct Your Information · Changes to This Privacy Policy · General Contact Information

### **Our Commitment to Privacy**

Your privacy is important to us. To better protect your privacy, we provide this notice explaining our online information practices.

### **The Way We Use Information**

We use the information you provide about yourself when handling a request to complete that request. We do not share this information with outside parties except to the extent necessary to complete a request. We use\retain email addresses to answer the email we receive.

### **Our Commitment to Data Security**

This site has security measures in place to protect against the loss, misuse and alteration of the information under our control.

### **Children and Minors**

It is our policy that visitors to our Site who are under the age of 18 should not post on or provide information to our Site without the consent of their parents. You should supervise the online activities of your children, and consider the use of parental control tools available from online services and software providers that help provide a child-friendly Internet environment.

### **Text Message Policy**

By providing your cell phone number, you have provided A.R.M. Solutions, Inc. with consent to send you account notifications including reminders and updates regarding your account via text.

- Msg frequency varies by acct/preference. Msg&data rates may apply.
- To opt-out, Text STOP to 25277. An opt-out confirmation message will be sent back to you.
- To request support, Text HELP to 25277 or email us at [contact@armsolutions.com](mailto:contact@armsolutions.com)

## **Supported Carriers**

This text message program is supported by Alltel, AT&T, Boost, Sprint, Verizon Wireless, Virgin Mobile, MetroPCS, T-Mobile and U.S. Cellular. Carriers are not liable for delayed or undeliverable messages. Products & services are compatible with AT&T handsets.

## **Cookies**

A technology called “cookies” may be used to provide you with tailored information. You may be able to set your browser to notify you when you receive a cookie. Our cookies may collect the operating system and browser that a visitor is using.

## **California Residents – California Consumer Privacy Act (CCPA):**

Although we believe that based upon the types of services we provide we may be exempt from certain features of California’s Consumer Privacy Act (CCPA), we provide you with general information about the CCPA.

The California Consumer Privacy Act (CCPA) provides that companies disclose certain categories of personal information they typically collect about a consumer and certain rights a consumer may have. You have the right to request, free of charge, 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 that it has collected about that consumer.
- o The categories of sources from which the personal information is collected.
- o The business or commercial purpose for collecting or selling personal information.
- o The categories of third parties with whom the business shares personal information.
- o The specific pieces of personal information it has collected about that consumer.

## **Information We May Collect About You**

Unless otherwise disclosed during collection, information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information”) that may be collected in connection with visits to this Site may be retained by ARM.

We only use and disclose consumers’ personal information for debt collection purposes subject to state and federal laws and regulations.

When we collect information in connection with debt collection over the past 12 months, it may fall into one or more of the following categories of personal information:

- (a) health insurance information, which we obtain from the debtor's creditor or the consumer, if we are collecting medical debt;
- (b) personal identifying information, like name, alias, address and account name and number, financial information, as well as other identifying information, which we obtain from the consumer's creditor, credit reports and other skip trace tools, and the consumer;
- (c) characteristics such as age, gender, etc., which we obtain from the consumer's creditor and consumer's credit report;
- (d) retail information, which we obtain from the consumer's creditor and the consumer's credit report;
- (e) internet activity and internet protocol address regarding online payments, which we collect if the consumer visits our website or payment portal;
- (f) geolocation data, such as audio, electronic, visual or similar information which we may obtain, including call recordings;
- (g) recordings, which are made when the consumer has a telephone conversation with us. (NOTE: All calls made by ARM Solutions to consumers and calls from consumers to ARM Solutions are recorded and may be monitored.
- (h) Commercial information, including records of personal property, products or services purchased;
- (i) professional and employment related information, which we obtain from the consumer's creditor, credit reporting agencies, and other skip trace sources; and
- (j) educational information, degree, etc., which we obtain from the consumer's creditor, credit reporting agencies, and other skip trace sources.
- (k) Inferences drawn from other information, such as ability to pay;

Personal information does not include: Publicly available information from government records; Deidentified or aggregated consumer information; Information excluded from the CCPA's scope, such as:

Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and the California Confidentiality of Medical Information Act ("CMIA") or clinical trial data; personal information covered by the Fair Credit Reporting Act ("FCRA"), the Gramm-Leach-Bliley Act ("GLBA") or California Financial Information Privacy Act ("FIPA"), and the Driver's Privacy Protection Act of 1994.

We may share personal information with:

Service providers we use to help deliver our services; Other third parties we use to help us run our business; Third parties approved by you, including third-party payment providers; Credit reporting agencies; and Government agencies and others as required by laws and regulations.

To exercise your California Consumer Privacy Act rights you may write to us at: Compliance Department, P.O. Box 2929, Camarillo, CA 93012, call us toll-free at (888) 772-6468 or email us at [compliance@armsolutions.com](mailto:compliance@armsolutions.com). Please note that you may only make a request twice within a 12-month period.

You can correct factual errors in your personally identifiable information by sending us a verifiable request that credibly shows the error.

To protect your privacy and security we will take reasonable steps to verify your identity before granting access or making corrections. Please provide full name, address, date of birth, account number if applicable, the last four numbers of your Social Security number, and a copy a government issued identification card showing your address.

We do not sell personal information.

You have the right to request that we delete your personal information, subject to certain exceptions. Please note that if the information ARM maintains about you falls into one or more categories of exceptions, ARM will not delete the information.

The consumer has a right not to receive discriminatory treatment by us for the exercise of the privacy rights conferred by the California Consumer Privacy Act. A consumer can designate an authorized agent to make a request under the California Consumer Privacy Act by sending us a notarized power of attorney or notarized written authorization.

### **Changes to This Privacy Policy**

We may revise this Privacy Policy from time to time. Unless otherwise stated, any modifications to the Privacy Policy will go into immediate effect after they have been posted, as indicated by the Last Updated date located at the beginning of this Privacy Policy. You are responsible for checking this policy when you visit our Site to review the current policy. If you do not agree with the policy, you should cease use of the Site immediately.

**General Contact Information**

To contact us generally, you may write to us at: ARM Solutions, P.O. Box 2929, Camarillo, CA 93012 or email us at [compliance@armsolutions.com](mailto:compliance@armsolutions.com).