

CONCORD SERVICING, LLC

Effective April 15, 2022

This is an attempt to collect a debt by a debt collector any information obtained will be used for that purpose.

CONSUMER MESSAGING POLICY

By providing us with your mobile number and opting in, you give Concord Servicing, LLC permission to send you account-related text messages, like payment reminders and notifications, in conjunction with the services you have requested.

- Number of messages will vary by account.
- By providing us with your mobile number, you agree you have ownership rights or permission to use the number given to us.
- Message and data rates may apply.
- To opt-out, text STOP to 90401 or text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to 90401, email us at cs@myaccountinfo.com, or contact us toll free at 1-855-675-5277.
- If your handset does not support MMS, any MMS sent will be delivered as SMS messages.
- This program is supported by Alltel, AT&T, Boost, Sprint, Verizon Wireless, Virgin Mobile, MetroPCS, T-Mobile, and U.S. Cellular. Wireless carriers are not liable for undelivered or delayed messages.

CONSUMER PERSONAL INFORMATION PRIVACY POLICY

We are dedicated to helping optimize the services we provide to both our clients and the people we assist through the utilization of innovative websites and other interactive tools. We respect the privacy and security of information about our customers and visitors to this website. This Consumer Personal Information Privacy Policy (Privacy Policy) describes our privacy practices concerning information collected in connection with our general services, and sets forth our policies on how we collect, use, and disclose information collected on this website. Your privacy and the confidentiality of your personal information is of utmost importance to us. This Privacy Policy covers the collection, use, and disclosure of your personal information when you use our services or otherwise interact with us.

Please read this Privacy Policy carefully to understand how we treat the information you provide to us. If you disagree with this Privacy Policy, do not continue to use our website. Each time you use our website, you agree to the terms of this Privacy Policy.

WHAT INFORMATION IS COLLECTED?

We may collect Personal Information and other information through the services on this website.

“Personal Information” is any information that identifies a person such as name, address, phone number, or email address. “Other Information” is any other information we may collect that is not Personal Information and does not identify you personally.

PERSONAL INFORMATION

We collect Personal Information that you voluntarily provide to us, such as email address, postal address, or telephone numbers when you update your contact information. We collect your banking information when you process a payment transaction.

OTHER INFORMATION

Anonymous web access information (device information, browser information) is collected strictly for website performance monitoring and is not combined with your Personal Information.

COOKIES AND OTHER TECHNOLOGIES

We may place and read data stored (via session and/or persistent "cookies" or other device specific storage capabilities) on the device you are using. We may also use other technologies (including JavaScript and tags) when you use our website. Cookies are small data files that are placed on your device for a variety of purposes, including to identify your device and/or to set parameters such as your default language for when you return to the website. These technologies may also capture information such as the type of device, operating system, web browser used, user statistics, and/or the IP address from which you visited the website. These technologies enable us to provide a better user experience and to gauge and monitor the performance of our website.

Cookies may be removed, blocked, or disabled by settings located in your browser. If you decide to remove or not accept cookies, some features and services on our website may not work properly. For further information about deleting or blocking cookies, please visit:

<http://www.allaboutcookies.org/manage-cookies/>.

HOW IS THIS INFORMATION USED?

The Personal Information provided by you is used for transactional purposes only. We do not sell Personal Information to any third-party for purposes of marketing its products or services to you.

PERSONAL INFORMATION PROVIDED TO VENDORS

On occasion, we provide your Personal Information to affiliates and vendors to facilitate transactional processes such as mailing letters, processing payments, or credit reporting. Contractors, service providers, and other vendors who support our business operations are bound by contractual obligations to keep your Personal Information confidential and use it only for the purposes for which we disclose it to them.

Mobile originator and opt-in data will not be sold to or shared with any third parties.

LEGAL PURPOSES

We may share, at our sole discretion, your Personal Information with regulators or government officials in the event we become legally compelled to do so.

SECURITY

We implement and maintain reasonable administrative, technical, and physical safeguards that meet industry standards to protect your Personal Information against unauthorized access, disclosure, accidental loss, destruction, and/or alteration.

CHANGES TO THIS PRIVACY POLICY

For any material changes we make to this Privacy Policy, we will post an updated policy to this page with an effective date of when the changes will take effect. You should review this page periodically.

CALIFORNIA AND CCPA PRIVACY RIGHTS AND DISCLOSURES

This California Privacy Rights and Disclosure section addresses legal obligations and rights laid out in the California Consumer Privacy Act "CCPA". These obligations and rights apply to businesses conducting business in California and to California residents and information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with California consumers or households (CA Data).

California Information We Collected

This section provides the information California residents need to exercise their rights over their CA Data. Here is information about the CA Data we have collected from and shared about consumers over the twelve months prior to the Effective Date of this Privacy Policy. In the year before the date this policy was updated, we collected and or received the following categories of CA Data:

1. Address and other identifiers (i.e., name, postal address, zip code, email address, account name, SSN, payment card numbers); 2. Unique and online identifiers (i.e., IP addresses, username, and passwords); and/or 3. Commercial Information (i.e., products or services purchased, obtained, or considered).

We collected these categories of CA Data for the following purposes:

1. Performing services on behalf of the business, such as customer service, processing or fulfilling payments; 2. Auditing and reporting on consumer transactions; 3. Fraud monitoring and crime prevention; 4. Debugging errors in systems; 5. Internal research, analytics, and development; and/or 6. Developing, maintaining, provisioning, or upgrading networks, products, services, or devices.

We obtained CA Data from a variety of sources, including:

1. Directly from you, including technical and usage information when you use our web sites or contact us by phone; 2. Linked sites such as third-party platforms; 3. Our clients and/or affiliates; and/or 4. Publicly available resources.

California Information We Shared

In the year before the date this policy was issued, we shared these categories of CA Data for operational purposes with various vendors who provide services for us and who are subject to the same confidentiality obligations in which we protect your data.

1. Address and other identifiers (i.e. name, postal address, zip code, email address, account name, SSN, payment card numbers); and/or 2. Commercial Information (i.e. products or services purchased, obtained, or considered).

HOW TO CONTACT US

If you have any questions regarding privacy, have questions regarding our practices, or would like access to the Personal Information that we have collected, please contact us at: cs@myaccountinfo.com or contact us toll free at 1-855-675-5277.