

## **PRIVACY POLICY**

Effective Date: March 21, 2023

Last Updated: \_\_\_\_\_

### **Introduction**

CCMR3 respects your privacy. We are committed to protecting it through our compliance with this Privacy Policy (“Policy”). This Policy describes the types of information we may collect from you or that you may provide when you visit CCMR3 website (“Website”). This policy also provides our practices for collecting, using, maintaining, protecting, and disclosing that information.

**CCMR3 does not sell personal information. We do not allow our third-party service providers to sell this information or otherwise use it for marketing purposes.**

This Policy applies to information we collect:

- On this Website.
- In email, text, and other electronic messages between you and this Website.

Please read this Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is to not use our Website. By accessing or using this Website, you agree to this Privacy Policy. This Policy may change from time to time. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the Policy periodically for updates.

### **Information We Collect About You and How We Collect It**

We collect several types of information from and about users of our Website, including information:

- By which you may be personally identified, such as name, postal address, e-mail address, telephone number, financial information, account information, or any other identifier by which you may be contacted online or offline (“personal information”);
- That is about you, but individually does not identify you; and/or
- About your internet connection, the equipment you use to access our Website, and usage details.

We collect this information:

- Directly from you when you provide it to us, such as when you access an account online.
- Automatically as you navigate through the website. Information collected automatically may include usage details, IP addresses, and information collected through cookies, and other tracking technologies.

### **How to Review/Request Changes to Personal Information**

To request that we correct the data if it is inaccurate, please email CCMR3 at help@ccmr3.com or call 1-866-272-4035. You can also request that we delete the data if we are not required to retain it for legitimate business purposes or by law.

### **Information You Provide to Us**

The information we collect on or through our Website may include:

- Information you provide by accessing an account on our Website.
- Records and copies of your correspondence (including email address and other information included in the body of the email), if you contact us.

### **How We Delete**

- We are required to keep your data due to the underlying contractual relationship between you and the creditor. We are also required to keep the personal information for legal reasons for as long as the statute of limitations period lasts for the type of account in collections and for other statutory obligations which sometimes are longer (such as a state licensing statute requiring us to maintain records for a certain period of time or the statute of limitations for a consumer financial law). Once our legal obligation to keep your personal information has expired, we delete the information from our systems in accordance with our data retention policies and procedures.

### **How We Protect Your Information**

We are serious about data security. We seek to implement the best practices in data collection, storage, processing, and security to protect against unauthorized access and disclosure. We use a number of security measures to protect the security and integrity of your data. Once any personal data comes into our possession, we take reasonable steps to protect that information from misuse and loss and from unauthorized access, modification or disclosure.

We use encryption methods and authentication processes to maintain your security when you are using this website. This site is tested and monitored regularly to ensure all areas are protected from possible hacking. We maintain servers in secure locations. Access to our servers requires several levels of authentication.

### **Information We Collect Through Automatic Data Collection Technologies**

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is only statistical data and does not include personal information. It helps us to improve our Website and to deliver a better and more personalized service, including the following:

- Allows us to estimate our audience size and usage patterns.
- Allows us to store information about your preferences, allowing us to customize our Website according to your individual interests.
- Allows us to recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. A cookie or other similar technology may tell us which parts of our Website you visited or may be used to remember your personal information when you use our website. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

### **How We Use Your Information**

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you information or services you request from us.
- To fulfill any other purpose for which you provide it.
- To notify you about changes to our Website or any products or services we offer or provide through it.

### **Disclosure of Your Information**

We may disclose personal information that we collect or you provide as described in this Privacy Policy only as follows:

- To fulfill the purpose for which you provide it. For example, if you give us a telephone number or account number, we will use that information to attempt to locate your account in our office.
- We may also disclose your personal information to comply with any court order, law, or legal process, including to respond to any government or regulatory request.

### **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent.

## **How We Respond to Do Not Track Signals**

We do not track our customers over time or across third party websites to provide targeted advertising and therefore do not respond to Do Not Track (DNT) signals. However, some third party sites do keep track of your browsing activities when they serve you content, which enables them to tailor what they present to you. If you are visiting such sites, your browser may allow you to set the DNT signal on your browser so that third parties (particularly advertisers) know you do not want to be tracked. CCMR3 does not track customers over time or across third party sites.

## **Non-Personal Information**

This Privacy Policy does not restrict our collection, use or disclosure of any information that does not identify, or cannot be reasonably linked to, any individual.

## **Changes to Our Privacy Policy**

We will post any changes we make to this Privacy Statement on our Website. If we make material changes to how we treat personal information we collect from you, we will notify you through a notice on our Website homepage. The date this Policy was last revised is identified above. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting this Policy on our Website to check for any changes.

## **Contact Information**

If you have questions or comments about this Privacy Policy, please call us at 1-866-272-4035 or email us at [help@ccmr3.com](mailto:help@ccmr3.com).

## **California Consumer Privacy Act**

Requests to Know or Delete:

For California consumers, email [help@ccmr3.com](mailto:help@ccmr3.com) or call 1-866-272-4035 to exercise your rights.