

**SENTRY CREDIT, INC**  
**CALIFORNIA CONSUMER PRIVACY ACT NOTICE**

Sentry Credit, Inc. (“we,” “us,” “our”) is providing you with this Consumer Privacy Act Notice for California Residents. This notice supplements the any other information we may have provided to you regarding your privacy rights under any other state or federal laws. THIS NOTICE APPLIES ONLY TO CALIFORNIA RESIDENTS about whom we have collected information that identifies, relates to, describes, references or is capable of being associated with, or could reasonably be directly or indirectly linked to a particular consumer (“Personal Information”). We are providing this information to comply with the California Consumer Privacy Act of 2018, Cal. Civ. Code § 1798.100 through Cal. Civ. Code § 1798.199 (the “CCPA” or the “Act”). Any definitions in the Act are incorporated in this notice.

**Information We Collect.** We have collected the categories of “Personal Information” about California consumers within the last twelve (12) months summarized in the table below. Note, that we have not collected all of the information listed in the examples. Personal Information does not include: (a) publicly available information from public records; (b) de-identified or aggregated consumer information; (c) information excluded from the Act’s scope, such as health or medical information covered by HIPAA and the California Confidentiality of Medical Information Act or clinical trial data; (d) Personal Information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act, Gramm-Leach-Bliley Act, the California Financial Information Privacy Act or the California Driver’s Privacy Protection Act of 1994

CATEGORY	EXAMPLES	COLLECTED (YES OR NO)
A. Identifiers	Real name; aliases; postal address; unique personal identifiers; on line identifier; Internet Protocol address; email address; account name; Social Security number; driver’s license #; passport # or other similar identifiers	YES
B. Personal Information Categories Listed in the California Customer Records statute [Cal. Civ. Code § 1798.80(e)]	A name, signature, social security number, physical characteristics or description,, address, telephone number, passport #, driver’s license or state identification card #, insurance policy number, employment, education, employment history, bank account number, credit card number or any other financial information, medical information or health insurance information.	YES
C. Protected classification characteristics under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion, marital status, medical condition, physical or mental disability, gender, sexual orientation, veteran status	YES
D. Commercial Information	Records of personal property, products or services purchased, obtained or considered, or other purchasing or consuming histories or tendencies	YES as to publicly available records of personal property such as automobile registrations

E. Biometric information	Genetic, physiological, behavioral, biological characteristics, or active patterns used to extract a template or other identifier or identifying information such as finger prints, face prints, voice prints, retinal scans, keystroke, gait or other physical patterns, sleep, health or exercise data	NO
F. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application or advertisement	NO
G. Geolocation Data	Physical location or movements	NO
H. Sensory data	Audio, electronic, visual, thermal or similar information	NO
I. Professional or employment related information	Current or past job histories or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act, 20 U.S.C. §13232(g) and 34 C.F.R. Part 99	Educational records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student financial aid information, or student disciplinary records	NO
K. Inferences drawn from other Personal Information	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes	NO

We obtain the categories of Personal Information listed above from the following sources:

- Directly from our clients or their agents. For example, from documents and data that our clients provide to us related to the services for which they have engaged our services.
- Indirectly from our clients or their agents. For example, through information we collect from our clients in the ordinary course of providing our services to them.
- Directly and indirectly from activity on our website ([www.sentrycredit.com](http://www.sentrycredit.com)). For example, from your submission of information through our website consumer portal.
- From third parties that interact with us in connection with the services we perform. For example, credit reporting agencies.

**Use of Personal Information.** We may use or disclose the Personal Information we collect for one or more of the following business purposes:

- To carry out our obligation to our clients to perform the services for which our services have been engaged.
- As necessary or appropriate to protect our rights, property or safety or that of our clients and their agents.
- To respond to law enforcement requests and as required by applicable law, court order or governmental regulation.
- As we described to you when we collected Personal Information from you or as otherwise set forth in the Act.

We will not collect additional categories of Personal Information or use the Personal Information we collected for any materially different, unrelated or incompatible purpose without first advising you of such other use.

**With Whom We Share Your Personal Information.** We do share your Personal Information for our business purposes. In particular:

- We do share your Personal Information with those of our clients who have engaged our collection services with regard to financial obligations you owe to our clients.
- We do provide your Personal Information to law firms that we may engage to provide litigation and other collection services regarding your obligations to our client.
- We do share your Personal Information with courts, to the extent such information is necessary to present our clients' claims against you and to enforce any judgment that we may obtain against you on behalf of our client for whom we are providing collection services.
- Third parties with whom you or your agents authorize us to disclose your Personal Information in connection with the services we provide to our clients.

During the preceding 12 months we have disclosed the following categories of Personal Information for our business purpose:

Category A	Identifiers
Category B	California Customer Records Personal Information categories
Category D	Commercial Information
Category I	Employment information

During the preceding 12 months, we have not sold, we do not sell, and we never intend to sell, your Personal Information to any party.

We do not share your Personal Information with our Affiliates.

## **Your Rights and Choices.**

The Act provides California consumers with specific rights regarding their Personal Information. This section describes your rights under the CCPA and explains how you may exercise those rights.

### *Access to Specific Information and Data Portability Rights.*

You have the right to request that we disclose certain information to you about our collection and use of your Personal Information over the previous 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of Personal Information we have collected about you.
- The categories of sources of the Personal Information we have collected about you.
- Our business purpose for collecting your Personal Information.
- The categories of third parties with whom we have shared your Personal Information.
- The specific pieces of Personal Information we have collected about you (also known as data portability request)
- If we have disclosed your Personal Information for a business purpose, we will provide you with the disclosure of the Personal Information categories that each recipient obtained.

### *Deletion Request Rights.*

You have the right to request that we delete any of your Personal Information that we collected from you and retained subject to certain exceptions once you have made a verifiable consumer request. We may deny your deletion request if your Personal Information is necessary for us or our service providers to:

- Provide the service for which our client has engaged our services with respect to collecting the obligation for which our client retained our services.
- Detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity or prosecute those responsible for such activities.
- Comply with the California Electronic Communications Privacy Act (Cal Penal Code § 1546).
- Comply with a legal obligation.
- Make other internal and lawful uses of Personal Information that are compatible with the context in which we gather such information relative to providing the collection activities for which our client has engaged our services.

### Exercising Access, Data Portability and Deletion Rights.

To exercise the access, data portability and deletion rights described above, please submit a verifiable consumer request to us by:  
(a) calling us at (855) 740-3400 or by visiting our website <https://sentrycredit.com/contact-us/>

Only you or a person registered with the California Secretary of State that you authorize to act for you may make a verifiable consumer request related to your Personal Information. You may make a verifiable consumer request on behalf of your minor child or a minor child for whom you are a legal guardian.

You may only make a verifiable consumer request for access or data portability twice within a 12 month period with respect to any of our clients who have engaged our collection services. Your verifiable request must:

A “**verifiable consumer request**” is a request that includes your name, the last four digits of your social security number, your address and the account number of the creditor on whose behalf we are acting (our “client”). It must describe your request with sufficient detail that allows us to understand, evaluate and respond to your request.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or the authority of your representative (such as your lawyer or accountant) to make the request. Making a verifiable consumer request does not require you to create a separate account with us. We will only use Personal Information provided in a verifiable consumer request to verify the requestor’s identity or authority to act on your behalf.

### Response Timing and Format.

We will attempt to respond to your request within 45 days after we receive it. If we require more time (up to 90 days), we will inform you of the reason for the extension in writing. We will provide you with our request to the address we have in our files. Any disclosure will only cover the 12 month period before we receive your verifiable consumer information request. We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive (more than twice during the previous 12 months), repetitive or manifestly unfounded. If we determine that your request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before we respond to the request. If you desire to proceed and pay, contact us at (855) 740-5400 or at <https://sentrycredit.com/make-an-online-payment> to process payment. We do not charge a transaction fee if you pay by credit or debit card.

### **Changes to our Privacy Notice.**

We reserve the right to amend this privacy notice at our discretion at any time. We will provide you with a notice of such changes by through our website <https://sentrycredit.com>.

### **Contact Information.**

If you have questions regarding your rights under the CCPA, you may contact us at the following:

Toll Free # : (855) 740-3400

Website: <https://sentrycredit.com>

Mail: Sentry Credit  
Attention: Compliance  
P.O.BOX 12070, Everett WA 98206