

Superlative RM believes that maintaining the privacy and confidentiality of an individual's personal information is important. We provide the following privacy policy (the "Privacy Policy") in order to demonstrate our firm commitment to privacy. Superlative RM may need to change this Privacy Policy from time to time in order to address new issues and to reflect changes on our Site. Please refer back to this Privacy Policy regularly because your use of the Site signifies that you agree to be bound by the terms and conditions of this Privacy Policy, as amended from time to time.

(1) A consumer has the right to request that the business disclose the following:

1. The categories of personal information we collect;
2. The categories of sources from which the personal information is collected;
3. The purpose for collecting the personal information;
4. The categories of third parties with whom the business shares personal information; and
5. The specific pieces of personal information we have collected, disclosed or sold. Such a request can be made to Superlative RM at PO Box 967, Elk Grove, CA 95757, by email at customercare@superlativerm.com, or by phone at 888-860-1852. Once we receive your request, we will compare the information you provided with the information we already have. If we can verify that the request came from you, we will provide the required information. We will match 2-3 identifying personal information data points to verify that the request came from you. If we cannot verify that the request came from you, we will notify you.

(2) We typically collect the following categories of personal information about a consumer for debt collection purposes only:

- (a) health insurance information, which we obtain from the debtor's creditor or the consumer, if we are collecting a medical debt;
- (b) personal identifying information, like name, address, and account number, 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 regarding online payments, which we collect if the consumer visits our website or payment portal;
- (f) geolocation data, which we obtain from process servers;
- (g) recordings, which are made when the consumer has a telephone conversation with us;
- (h) professional and employment-related information, which we obtain from the consumer's creditor, credit reporting agencies, and other skip trace sources; and
- (i) educational information, which we obtain from the consumer's creditor, credit reporting agencies, and other skip trace sources.

(3) We do not sell any personal information to third parties. We do disclose information to credit reporting agencies.

4) The California Consumer Privacy Act provides for the right for consumers to request the deletion of their information, subject to various exceptions. The information that Superlative RM has generally fallen within an exception and does not have to be deleted upon request. Nonetheless, such a request can be made to Superlative RM at PO Box 967, Elk Grove, CA 95757, by email to customercare@superlativerm.com, or by phone at 888-860-1852. Once we receive your request, we will compare the information you provided with the information Superlative RM already has. If we can verify that the request came from you, we will provide the required information. We will match 2-3 identifying personal information data points to verify that the request came from the consumer. If we cannot verify that the request came from the consumer, we will notify the consumer.

(5) The California Consumer Privacy Act also provides for the right to opt out of the sale of personal information. However, we do not sell personal information.

(6) 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.

(7) A consumer can designate an authorized agent to make a request under the California Consumer Privacy Act. The consumer must provide either a power of attorney or written authorization.

(8) Questions regarding this Privacy Policy should be directed to customercare@superlativerm.com

(9) This privacy policy was last updated on 11/2/2023.