

**Alliance CAS, LLC and S.M.A.R.T Collections are delivering this Privacy Notice to you to generally describe the nonpublic personal and financial information we gather about you, and our privacy practices relating to such information and how those practices relate to the protection, use and disclosure of your nonpublic personal information (your "Customer Information"). Please carefully read this Privacy Notice.**

### **What Information Do We Collect?**

We collect Customer Information about you from the following sources:

- Information we receive from you, the Association, online or other forms. This information may include:
  - o Your name
  - o Address
  - o Social Security Number
  - o Telephone number
  - o Other relevant information that you provide
- Information we receive about your account transactions with us, our affiliates, or others including the original creditors. This may include information such as:
  - o Account balance
  - o Payment history
  - o Account activity
- Information we receive from the consumer reporting agencies (such as credit scores and history) and other information relating to your creditworthiness.

### **How Do We Use Your Information?**

We do not use Customer Information we have obtained about you for any purpose other than to service or manage your account(s) in the ordinary course of our business.

We do not share Customer Information we have obtained about you with affiliates or non-affiliated third parties except to the extent necessary to aid us in servicing or managing your account(s) in the ordinary course of our business, such as:

- o to companies to whom we may assign your account for servicing;
- o to companies that provide mailing services to us; and
- o to service providers that help us administer our database containing your account.

### **Information Security:**

We restrict access to Customer Information about you to those employees or service providers who need to know that information to service your account(s). We maintain physical, electronic and procedural safeguards that comply with applicable laws and regulations to guard your Customer Information. Whenever we hire third parties to provide support services in order to help us service or manage your account(s), we will require them to conform to our privacy standards and to allow us to audit them for compliance. Such third parties and their employees receiving Customer Information we have obtained about you are required to limit their use of your Customer Information to the particular purpose for which it is shared and they are not allowed to share it with others except to fulfill that limited purpose.