

CALIFORNIA CONSUMER PRIVACY ACT NOTICE FOR CALIFORNIA RESIDENTS

Last Revised on May 14, 2026

Why We Are Providing This Notice to You

We are providing this notice (“Notice”) to inform California consumers about how we collect, use, and disclose personal information and about the rights California consumers have regarding their personal information. This Notice only applies to consumers who reside in California (“consumers” or “you”). We are providing this Notice to you in compliance with the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020, and its implementing regulations (collectively referred to in this Notice as “CCPA”). If terms used in this Notice are defined in the CCPA, they have the same meaning here as they do in the CCPA.

Please note that this Notice is in addition to, but does not replace, the information contained in the [Privacy Notice](#) of Midland Credit Management, Inc., Midland Funding LLC, MRC Receivables Corporation, Midland Funding NCC-2 Corporation, Atlantic Credit & Finance, Inc., and Asset Acceptance LLC (collectively, “MCM”, “we,” “us,” or “our”). You should read both documents carefully and understand them.

This Notice Does Not Apply to Everyone

This Notice does not apply to consumers who do not reside in California, or to employees of Encore Capital Group, Inc. (“Encore”), any of Encore’s subsidiaries or affiliates not engaged in the purchase or collection of consumer receivables, or any of Encore’s subsidiaries or affiliates located outside the United States of America. Additionally, this Notice does not apply to you if you have an account with us. We use and share any information that we collect from or about our account holders in accordance with our [Privacy Notice](#).

This Notice also does not apply to any of our job applicants, employment candidates, employees, directors, officers, members, owners, or contractors (collectively “Employment-related Persons”). Information about our collection and use of Personal Information for Employment-related Persons is available at the [company’s website](#).

This Notice Does Not Apply to All Types of Information

The CCPA applies to certain information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“Personal Information”). Personal Information does not include publicly available information from government records or certain de-identified or aggregated consumer information. In addition, the CCPA does not apply at all to some specific types of information, like (1) health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 and the California Confidentiality of Medical Information Act, or clinical trial data; or (2) personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act (“GLBA”), the California Financial Information Privacy Act, and the Driver’s Privacy Protection Act of 1994. Accordingly, this Notice does not apply to these types of information. For information on how we collect and use information subject to the GLBA, please see our PRIVACY NOTICE.

We only knowingly collect account-holder information that is subject to the GLBA, or which otherwise is not included in the CCPA’s definition of Personal Information. For non-account holders, we do not regularly collect non-GLBA information. Accordingly, if you do not have an account with us and if we do

not otherwise have contact information on file about you, and you request access to, or correction or deletion of, your personal information, we likely will not be able to process your request.

Categories of Information We Collect

We only knowingly collect account-holder information that is covered by the GLBA and, therefore, exempt from the CCPA’s provisions, or information that is otherwise not included in the CCPA’s definition of Personal Information. The types of data MCM collects generally are listed below:

Categories of Personal Information	Examples of Specific Types of Personal Information Collected	Collected?
Identifiers	Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.	YES
Personal Information categories listed in Cal. Civ. Code § 1798.80(e)	The categories of information listed in section 1798.80 of the California Civil Code including, among other things, name, signature, Social Security number, address, telephone number, driver’s license or state identification card number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	YES
Protected classifications under California or federal law	<i>Certain categories of information related to protected classes under California or federal laws, including age, military status, disability status, etc.</i>	YES
Commercial information	Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
Internet or other electronic network activity	Internet or other electronic network activity information, including, but not limited to, information on a consumer's interaction with our website or advertisement.	YES
Geolocation data	Information that can be used to identify an electronic device’s physical location.	YES
Audio, electronic, visual, thermal, olfactory, or similar information	Audio, electronic, visual, thermal, olfactory, or similar information.	YES

Professional or employment-related information	Information such as current or past job history.	YES
Inferences drawn from other Personal Information	Inferences drawn from any of the above categories to create a profile about the consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES
Sensitive personal information	Social Security number, driver's license, state identification card, or passport number, Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account	YES

Sources of Personal Information We Collect

We only knowingly intend to collect information that is covered by the GLBA and, therefore, exempt from the CCPA, or information that is otherwise not included in the CCPA's definition of Personal Information. The data we collect could come from the following sources:

- Directly from the companies we purchase accounts from or their agents. For example, from documents provided to us from those companies related to the accounts we buy.
- Directly from consumers or their agents. For example, through information we collect from consumers in the course of interacting with them.
- Indirectly from consumers or their agents. For example, through information we collect from our consumers, their agents, or from external sources to which consumers or their agents have provided information, in the course of interacting with consumers.
- Directly and indirectly from activity on our website. For example, from submissions through our website portal or website usage details collected automatically.
- From third parties that interact with us in the regular course of our business. For example, from vendors who assist us in interacting with consumers.

We will not collect additional categories of Personal Information without providing you notice.

Use of Personal Information

We only knowingly intend to collect information that is covered by the GLBA and, therefore, exempt from the CCPA, or information that is otherwise not included in the CCPA's definition of Personal Information. Any Personal Information from the above-listed categories that we collected in the last 12 months would have been disclosed or used for one or more of the following business purposes, if permitted by applicable law:

- To fulfill or meet the reason for which the information is provided. For example, if you have provided Personal Information to us, or to a company we purchase accounts from, we will use that information for the purpose for which it was provided.
- To assist in answering questions you may have about our company.
- To provide you with email alerts and other notices that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, or between you and the companies we purchase accounts from, including for collections purposes.
- To improve our website and present its contents to you.
- For testing, research, analysis, and development.
- As necessary or appropriate to protect the rights, property, or safety of us, our affiliates, or others.
- To respond to law enforcement requests, and as required by applicable law, court order, or governmental regulations.
- To enable advertising and to support website analytics.
- As described to you when collecting your Personal Information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by us is among the assets transferred.

We will not use any Personal Information we collect for materially different, unrelated, or incompatible purposes without providing you notice.

Whether Personal Information Will Be Sold or Shared

We do not sell any Personal Information, including without limitation any Personal Information of minors under the age of 16 either with or without affirmative authorization.

We potentially would have disclosed Personal Information for a business purpose from the categories listed above under "Information We Collect" to the following categories of third parties, if permitted by applicable law:

- Advertising and Analytics Providers
- Our affiliates.
- Service providers.
- Third parties to whom you or your agents authorize us to disclose your Personal Information in connection with servicing your account.

We do not share any non-exempt data with our contractors or service providers.

We do not collect any non-exempt sensitive personal information.

- You have the right under the **California Consumer Privacy Act of 2018 (CCPA)**, as amended by the California Privacy Rights Act of 2020 (CPRA), to opt-out of the sale or sharing of your personal information, under certain situations. You may learn more and/or exercise this right below.

If we disclose Personal Information for a business purpose, we enter into a contract that describes the purpose and requires the recipient to both keep that Personal Information confidential and not use it for any purpose except performing the contract.

Your Rights and How to Exercise Them

The CCPA provides California consumers with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights.

A. Your Rights Under the CCPA

1) *The Right to Know Personal Information*

You have the right to know of any Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will conduct a review to determine whether we have Personal Information about you that is subject to the CCPA. In the event we do have such Personal Information, we will disclose the following to you unless an exception applies :

- The categories of Personal Information we collected about you.
- The categories of sources for the Personal Information we collected about you.
- Our business or commercial purpose for collecting and/or disclosing that Personal Information.
- The categories of third parties with whom we share that Personal Information.
- The specific pieces of Personal Information we collected about you.
- We do not sell any Personal Information, but If we disclosed your Personal Information for a business purpose, a separate list of disclosures for a business purpose, identifying the categories of Personal Information that each category of recipient obtained.

2) *The Right to Deletion of Personal Information*

You have the right to request that we delete any Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will conduct a review to determine whether we have Personal Information about you that is subject to the CCPA. In the event we do have such Personal Information, we will delete (and direct our service providers to delete) it unless an exception applies. We may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the Personal Information, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et seq.*).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

3) *The Right to Correction of Personal Information*

You have the right to request that we correct any Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will conduct a review to determine whether we have Personal Information about you that is subject to the CCPA. In the event we do have such Personal Information, we will correct (and direct our service providers to correct) it unless an exception applies.

4) *The Right to Opt-out of the Sharing of Personal Information*

You have the right to request to opt-out of the sharing of any Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will conduct a review to determine whether we have Personal Information about you that is subject to the CCPA. In the event we do have such Personal Information, we will cease sharing it unless an exception applies.

5) *Right of Non-Retaliation*

You have the right to be free from retaliation for exercising your rights and we will not retaliate against you for exercising any of your CCPA rights.

B. Exercising Your Rights:

1. Where to Submit Your Request

To exercise the rights described above, please submit a verifiable consumer request to us by any of the following methods:

- **Calling us at:** (877)860-9489
- **Visiting our Consumer Privacy Portal online at:** www.midlandcredit.com/consumerprivacy
- **Sending a request by mail to** P.O. Box 939047, San Diego, CA 92193-9047

2. Who Can Submit a Request?

Only you, or a person (either a natural person or a person registered with the California Secretary of State) that you authorize to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

If you choose to authorize another person to make a verifiable consumer request on your behalf, we will require that person to provide us with either a copy of a valid power of attorney or written permission from you authorizing them to submit the request on your behalf. Unless your authorized agent provides us with a valid copy of a power of attorney, we will also require them to verify their identity directly with us before we will respond to the request.

3. Contents and Number of Requests

You may only make a verifiable consumer request twice within a 12-month period. The verifiable request must provide sufficient information that allows us to verify you are the person about whom we collected Personal Information or an authorized representative and describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

4. Verifying Your Identity

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. Please note that we will require you to provide different information depending upon the specific right(s) you are choosing to exercise. For example:

- If you choose to request specific pieces of information in exercising your Right to Know Personal Information, we must verify your identity to a reasonably high degree of certainty. This means we will require you to provide at least three pieces of information that we consider reliable for determining your identity that we can match to information in our database. We will also require you to submit a declaration signed under penalty of perjury confirming that you are the consumer whose Personal Information is subject to the request.

- If you request categories of Personal Information and do not request specific pieces of Personal Information, we must verify your identity to a reasonable degree of certainty and will require that you provide at least two pieces of information that we consider reliable for determining your identity that we can match to information in our database.
- If you request deletion of Personal Information, we may need to verify your identity to either a reasonable degree of certainty or a reasonably high degree of certainty using the processes described above, depending upon the Personal Information you ask us to delete.
- If you request correction of Personal Information, we may need to verify your identity to either a reasonable degree of certainty or a reasonably high degree of certainty using the processes described above, depending upon the Personal Information you ask us to correct. Making a verifiable consumer request does not require you to create an account with us.

5. Opt-out Preference Signals

Some browsers have a Do Not Track (“DNT”) feature that informs websites that you do not want your online activities tracked. When you choose to turn on the DNT setting in your browser, your browser sends a special signal to websites, ad networks, plug-in providers, and other web services you encounter while browsing to stop tracking your activity via cookies or other tracking technologies. MCM’s website does not currently respond to DNT browser signals or mechanisms.

C. When and How We Will Respond to Your Request

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to an additional 45 days for a total of 90 days from the date we received your request), we will inform you of the reason and extension period in writing. If you have an account with us, we may deliver our written response to that account, at our option. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the 12-month period preceding our receipt of a verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, or are not required to comply with a request, if applicable.

We do not charge a fee to process or respond to your verifiable consumer request but are permitted to do so if your request is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Changes to Our Privacy Notice

We reserve the right to amend this Notice at our discretion and at any time. When we make changes to this Notice, we will notify you by mail, email, or through a notice on our website homepage, at our option.

Contact for More Information

If you have any questions or comments about this Notice, the ways in which we collect and use your Personal Information, your choices, and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: (877) 860-9489

Website: www.midlandcredit.com/consumerprivacy

By Mail: P.O. Box 939047, San Diego, CA 92193-9047