

## PRIVACY STATEMENT FOR CALIFORNIA RESIDENTS

**Last updated: July 14, 2023**

This PRIVACY STATEMENT FOR CALIFORNIA RESIDENTS ("California Privacy Statement") supplements the information contained in the Privacy Policy of Prime Acceptance Corp. DBA PAC Auto Finance and its subsidiaries (collectively, "PAC," "we," "us," or "our"). This California Privacy Statement applies solely to visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this California Privacy Statement to comply with the California Consumer Privacy Act of 2018 ("CCPA") and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this California Privacy Statement.

Please note that the practices described below only cover information subject to the CCPA. Not all information we collect from you is subject to the CCPA. PAC applies privacy and security protections to your personal information as required by United States federal law. As such, most of the personal information about you that we may collect and use is exempt from the CCPA, with only a relatively small dataset of personal information being subject to the CCPA.

If you are a current or former customer, the data collected relating to your account is covered by the Gramm-Leach-Bliley Act ("GLBA"), and you may review our GLBA privacy notice [here](#) to learn what we do with that information and to learn more about opting out of that type of information sharing.

### Information We Collect

This Privacy Statement explains what information we collect and how we use that information on PAC websites and, where we specifically note, offline. We may collect information that identifies, relates to, describes, references, 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.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

Here are your rights under the CCPA:

- **Request to Know**

You may request no more than twice in any 12-month period and, subject to verification of your identity and certain exemptions, we will provide:

- The categories of Personal Information we collected about you.
- The categories of sources from which the Personal Information is collected.
- The categories of Personal Information sold or shared for purposes of cross-contextual advertising to a third party, as well as the categories of third parties to whom such personal

information was disclosed, by category of categories of personal information for each category of third party.

- The categories of Personal Information that the business disclosed about the consumer for a business purpose and the categories of persons to whom it was disclosed for a business purpose.
- Our business or commercial purpose for collecting, selling, or sharing for purposes of cross-contextual advertising your Personal Information.
- The specific pieces of Personal Information we collected about you.

- **Request to Delete**

You may request that we delete Personal Information we have collected from you, subject to verification of your identity and the exceptions provided by law.

- **Request to Correct**

You may request that we correct inaccurate Personal Information we have collected from you, subject to verification of your identity and exceptions provided by law.

- **Request Not to Sell or Share Personal Information**

You have the right to opt-out from having your Personal Information and Sensitive Personal Information sold to third parties. You also have the right to opt-out from having your Personal Information and Sensitive Personal Information shared with third parties for purposes of cross-contextual advertising. We do not sell your Personal Information or Sensitive Personal Information, and we do not share such information with third parties for purposes of cross-contextual advertising. We have no actual knowledge of any sales or sharing of Personal Information or Sensitive Personal Information of minors under 16 years of age.

- **Request to Limit Use and Disclosure**

You may request that we limit the use and disclosure of your Sensitive Personal Information.

These rights are subject to various exclusions and exceptions under applicable laws and are also subject to our being able to reasonably verify your identity and authority to make a request. To facilitate this verification, you must provide us with your full legal name and mailing address, and we may need to request further information.

**We collect the following categories of personal information from you and use those categories for the following purposes. The following table also lists, for each category, the retention period, whether or not we sell the category of personal information to third parties or share it for cross-context targeted advertising, and whether we disclose it for business purposes (like with our service providers).**

CATEGORY	COLLECTED	PURPOSE FOR COLLECTION	RETENTION PERIOD	SOLD OR SHARED	DISCLOSED FOR BUSINESS PURPOSE
<p><b>Customer record personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).</b></p> <p>A name, signature, physical characteristics or description, address, telephone number, social security number, credit card number, debit card number, or any other financial or medical information.</p>	YES	<p>To tailor our services to your particular needs.</p> <p>To contact you about our services.</p> <p>To verify your identity.</p> <p>To carry out transactions you initiate with us.</p>	7 years	NO	YES, with service providers for account management purposes.
<p><b>Protected classification characteristics under California or federal law.</b></p> <p>Age (40 years or older), race, color, ancestry, national origin, citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status, genetic information (including familial genetic information).</p>	NO	Not applicable.	Not applicable.	NO	Not applicable.
<p><b>Commercial Information.</b></p> <p>Including records of personal property, products or services</p>	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.

CATEGORY	COLLECTED	PURPOSE FOR COLLECTION	RETENTION PERIOD	SOLD OR SHARED	DISCLOSED FOR BUSINESS PURPOSE
purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.					
<b>Biometric Information.</b> Including genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Internet or Electronic Network Activity Information.</b> Including browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	<b>YES</b>	For analytics purposes to understand who and how people use our website so that we can make it more intuitive.  To market our products and services to you.	[complete]	<b>NO</b>	<b>YES</b> , with service providers for account management purposes.
<b>Geolocation Data.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Sensory Data.</b> Audio, electronic, visual, thermal, olfactory, or similar information.	<b>YES</b>	Recorded phone calls for quality assurance and training purposes.	Up to 3 years.	<b>NO</b>	<b>NO</b> , for internal use only.

CATEGORY	COLLECTED	PURPOSE FOR COLLECTION	RETENTION PERIOD	SOLD OR SHARED	DISCLOSED FOR BUSINESS PURPOSE
<b>Professional or Employment-Related Information.</b>  Information about your current employer, position, and other aspects of your professional history.	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Education Information.</b>  Information about the institutions you have attended or the level of education you have attained.	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Inferences drawn from other personal information.</b>  To create a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.

We also collect the following categories of *sensitive* personal information from you and use those categories for the following purposes. All of the purposes listed below fall within those specified in Section 7027(m) of the California Consumer Privacy Act Regulations. The following table also lists, for each category, the retention period and whether or not we sell the category of personal information to third parties or share it for cross-context targeted advertising.

CATEGORY	COLLECTED	PURPOSE	RETENTION PERIOD	SOLD OR SHARED
<b>Government Identifiers.</b> Social security number, driver's license number, state identification card number, or passport number.	YES	To tailor our services to your particular needs. To contact you about our services. To verify your identity. To carry out transactions you initiate with us.	7 years	NO
<b>Complete Account Access Credentials.</b> Usernames, account numbers, or card numbers combined with required access/security code or password.	NO	Not applicable.	Not applicable.	Not applicable.
<b>Precise Geolocation Information.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Racial or Ethnic Origin information.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Religious or Philosophical Beliefs Information.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Union Membership.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Mail, Email, or Text Message Contents Not Directed to Us.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Genetic Data.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Unique Identifying Biometric Information.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Health Information.</b>	NO	Not applicable.	Not applicable.	Not applicable.
<b>Sex Life or Sexual Orientation Information.</b>	NO	Not applicable.	Not applicable.	Not applicable.

**We may also use the above collected personal information and sensitive personal information to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.**

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or data you provide that is necessary for use of PAC websites or services.
- Indirectly from you. For example, from observing your actions on our websites.
- From third-party service providers.

### **Exercising your rights under the CCPA**

To exercise any rights under the CCPA, please submit a verifiable consumer request to us by contacting us at:

- [customercare@pacautofinance.com](mailto:customercare@pacautofinance.com);
- 801-312-0700; or
- Mailing us at:

PAC Auto  
Attn: Compliance Department  
PO Box 7686149  
Sandy, UT 84091

Any requests should contain, at a minimum, first name, last name, address, email address, phone number, details of your request.

Only you 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.

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. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

### **Non-Discrimination**

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

**Other California Privacy Rights.**

California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our websites that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. If you are a California resident and would like a copy of this notice, please contact us via one of the methods above.