

## **Privacy Policy Overview**

This Privacy Policy discloses the privacy practices of Midwest Fidelity Services, LLC ("MFS", "us," or "we"). We are committed to protecting and respecting your privacy. This privacy policy has been compiled to better serve those who are concerned with how their personal information is being used. Personal information, as described in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Please read our privacy policy carefully to get a clear understanding of how we collect, use, share, protect or otherwise handle your personal information.

MFS's website is located at <https://midwestfidelity.com> (its "website") and is not intended for individuals less than the age of eighteen. MFS does not knowingly collect data relating to individuals less than the age of eighteen.

Nothing in this Privacy Notice is intended to contradict your rights under the Fair Debt Collection Practices Act. MFS will not disclose any information to third parties that is otherwise prohibited by the FDCPA.

## **Data Controller**

MFS is the data controller and responsible for your personal data.

Questions, comments, and complaints about MFS's data practices can be submitted to:

Midwest Fidelity, LLC  
103 South Main Street  
Ottawa, KS 66067

Toll-free Telephone Number: 1-800-983-5027

E-Mail: [kbass@midwestfidelity.com](mailto:kbass@midwestfidelity.com)

## **Information We Collect**

We may have collected the following categories of personal information from consumers within the last 12 months:

<b>Categories of Personal Information</b>	<b>Examples of Specific Types of Personal Information Collected</b>	<b>Collected</b>
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A. Identifiers	A real name, alias, postal address, email address, telephone numbers, Internet Protocol address, account number, Social Security number, date of birth, or other similar identifiers.	Yes
B. Personal Information categories	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy 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. Some personal information included in this category may overlap with other categories.	Yes
C. Protected classification characteristics under California or Federal law	Age (40 years or older)	Yes
D. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Yes
E. Professional or employment-related information	Current or past job history.	Yes

### **How We Use Your Information**

Personal information is collected solely for the purpose of debt recovery in a lawful manner and remains part of our records until we determine the information is no longer needed, or we are required by law to delete such information. We will collect the minimum amount of data necessary to collect a debt.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice. We do not sell and will not sell your personal information.

## **How We Collect Your Information**

We collect most of this personal information directly from our clients for whom we provide services to, as well as from you by telephone, written correspondence through the mail, email or fax, by viewing public social media/network pages, or other information available online. However, we may also collect information:

- From publicly accessible sources (e.g., property records or court records);
- From your transactions with us;
- From our service providers (e.g., letter vendor, location vendors, payment processing vendors, call analytics vendor, and/or electronic signature service provider);
- Directly from a third party (e.g., third parties contacted during location activities pursuant to 15 U.S.C. §1692b, such as your friends, neighbors, relatives, and/or employer);
- Consumer reporting agencies (CRAs)
- From a third party with your consent (e.g., your authorized representative and/or attorney); and
- From activity on our website.

## **How We Share Your Information**

MFS may share personally identifiable information it collects with its employees who need to know that information to service your account. Except as provided below, MFS does not share or disclose any personally identifiable information to any company or marketing group external to MFS. MFS may share your personal information with third parties to the extent it is reasonably necessary to manage or service your account, verify employment, determine location, process payment, fulfill a transaction, provide customer service, or as otherwise authorized by law.

Further, MFS may disclose personally identifiable information (i) to another entity with which MFS enters or reasonably may enter into a corporate transaction, such as, for example, a merger, consolidation, acquisition, or asset purchase, (ii) to a third party pursuant to a subpoena, court order, or other form of legal process or in response to a request by or on behalf of any local, state, federal, or other government agency, department, or body, whether or not pursuant to a subpoena, court order, or other form of legal process, or in connection with litigation brought against, or on behalf of, MFS, where appropriate, (iii) to a third party if determined

by MFS in its sole judgment that such disclosure is appropriate to protect the life, health, or property of MFS or any other person or entity, all in compliance with applicable law, (iv) to third parties as authorized or designated by you, or (v) to conduct any other legitimate business activity not otherwise prohibited by law. The foregoing is not intended to obviate or displace any legal obligations or duties applicable to MFS.

Except as necessary for MFS to provide the services, information, or products requested by a website user, or except for the disclosures identified in the preceding paragraphs, the user may opt out of having his or her personally identifiable information, which has been voluntarily provided to MFS through or from its website, prospectively retained by MFS, used by MFS for secondary purposes, or disclosed by MFS to third parties.

E-mail posted or sent to MFS may not be secure against interception by unauthorized individuals. To protect against interception by unauthorized individuals, or because we can not verify your identity, we may be unable to respond to e-mail requests concerning accounts placed for collection unless you have requested or authorized us to do so.

### **Sharing your information with Consumer Reporting Agencies**

Consumer Reporting Agencies (CRAs) collect and maintain information on consumer and business credit profiles on behalf of organizations in the United States. We may share information about you with CRAs and may carry out periodic searches with them to verify your identity or manage your account.

Details of your account(s) with us may be sent to CRAs and recorded by them. This information may be supplied by CRAs and may be used and searched by us and other organizations, such as debt collection agencies, in order to:

- consider applications for credit and credit related services;
- locate debtors and recover debts; and
- manage your accounts.

MFS may furnish account information to Experian, Equifax, and Trans Union. You have a right to obtain an annual copy of your credit file from CRAs by visiting <https://www.annualcreditreport.com>.

### **Your Choices**

MFS offers you certain choices in connection with the personal data it collects from you, including:

**Your MFS Account:** You may review, update and correct your contact information, including your telephone number and email address, after logging in to the website, or by calling our office.

**Your Choice to Decline Cookies:** You may adjust your browser settings to decline cookies if you do not want to accept MFS's cookies. However, declining cookies may affect proper operation of MFS's website.

**Your Payments:** You can elect not to utilize the payment portal of MFS's website and not to make payments via credit card or check.

If you have any questions regarding any of these choices, please contact MFS.

Our Contact Address is:

Midwest Fidelity, LLC  
103 South Main Street  
Ottawa, KS 66067

Toll-free Telephone Number: 1-800-983-5027

E-Mail: [kbass@midwestfidelity.com](mailto:kbass@midwestfidelity.com)

### **How Long We Keep Your Information**

MFS will retain your personal data until we determine the information is no longer needed, or as otherwise required by law.

### **How We Protect Information**

MFS has implemented physical, electronic, and procedural security safeguards to protect against the unauthorized release of or access to personal information. We employ internal and external system safeguards designed to protect confidentiality and security of personal information.

Your personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such

systems, and are required to keep the information confidential. In addition, all sensitive/credit information you supply is encrypted via Secure Socket Layer (SSL) technology. We use regular malware scanning.

We implement a variety of security measures when a user enters, submits, or accesses their information to maintain the safety of your personal information. All transactions are processed through a gateway provider and are not stored or processed on our servers.

The confidentiality of any communication or material transmitted to or from MFS via the website or via e-mail cannot be, and is not, guaranteed. You acknowledge that the technical processing and transmission of the website's content may be transferred unencrypted and involve: (a) transmissions over various networks; and (b) changes to confirm and adapt to technical requirements of connecting networks or devices.

If any questions arise about security, please contact MFS using the information provided above.

### **California Residents - Your Legal Rights**

- **The right to access personal information** – You have the right to request access to your personal information that we collected about you, subject to certain exceptions.
- **The right to request deletion of personal information** – You have the right to request that we delete your personal information, however, state and federal law may prohibit us from deleting personal information, which MFS will disclose to you.
- **The right to non-discrimination** - We will not discriminate against you if you exercise any of these rights.
- **The right to an authorized agent** – You can designate an authorized agent to make any of these requests by providing your express written authorization. We must be able to verify your identity and the authorization must include the authorized agent's name, address, telephone number, and email address (for providing the personal information collected or to respond to a request for deletion). We may require you to directly confirm that you provided the authorized agent with permission to submit the request.

If you wish to exercise any of these rights, please contact MFS by doing one of the following:

1. Submit online to: troy@midwestfidelity.com;
2. By mailing a request to: Midwest Fidelity Services, LLC, 103 South Main Street, Ottawa, KS 66067;
3. Toll-free Telephone Number: 1-800-983-5027;

If you choose to contact directly by [email/phone/in writing], you will need to provide us with:

- Enough information to identify you [e.g., your full name, address and customer or matter reference number];
- Proof of your identity and address (e.g., a copy of your driving license or passport and a recent utility or credit card bill); and
- Describe your request with sufficient detail that allows us to properly understand, evaluate and respond to it.

We are not obligated to make a data access or data portability disclosure if we cannot verify that the person making the request is the person about whom we collected information, or is someone authorized to act on such person's behalf.

### **Links to Other Websites**

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide while visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

### **Privacy Notice Changes**

MFS may change this Privacy Notice at any time. Notice of any new or revised Privacy Notice, as well as the location of the new or revised statement, will be posted on the website after the change. It is the obligation of users visiting the website before the change to learn of changes to the Privacy Notice since their last visit.

Last Updated: [5/15/2020]