

CALIFORNIA CONSUMER PRIVACY ACT NOTICE FOR CALIFORNIA RESIDENTS

Last updated: April 2026

Statement

Velocity Investments, LLC (hereinafter “Velocity” or “we”) is providing this notice, which applies to California residents (hereinafter “consumers” or “you”), to comply with the California Consumer Privacy Act (“CCPA”), as amended by the California Privacy Rights Act (“CPRA”). Velocity only maintains and collects personal information to enhance and assist in collection of accounts owned or serviced by Velocity. Velocity does not disclose personal information outside of collection-related purposes.

The CCPA applies to 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 (hereinafter “Personal Information.”)

The CCPA does not apply to Personal Information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act (“GLBA”) and implementing regulations.

Categories of Information We Collect

If Velocity collected any Personal Information about you in the preceding 12 months that is subject to the CCPA, it would be included in the following categories of Personal Information.

Category	Examples	Collected (YES/NO)
Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, or other similar identifiers.	YES
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, address, telephone number, driver's license or state identification card number, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.	YES
Characteristics of protected classifications under California or federal law.	Categories of protected classes under California or federal laws	YES
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES

Biometric information	Physiological, biological, or behavioral characteristics, including information pertaining to an individual's deoxyribonucleic acid (DNA), that is used or is intended to be used singly or in combination with each other or with other identifying data, to establish individual identity. Biometric information includes, but is not limited to, imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information.	NO
Internet or other similar network activity	Browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement.	YES
Geolocation data	Physical location or movements	NO
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information	YES
Professional or employment-related information	Current or past job history or performance evaluations	YES
Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO
Inferences drawn from other personal information	Inferences drawn from categories above to create a profile about a consumer reflecting the consumer's preferences, characteristics,	YES

	psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	
Sensitive personal information	Government-issued identifying numbers, such as a driver's license, passport, or social security number	YES

Sources of Personal Information

Velocity may collect Personal Information from: debt sellers or their agents; consumers or their agents (directly or indirectly); Velocity's website / website portal; and vendors and third parties who assist in collection and servicing efforts.

Use of Personal information

If Velocity collected any Personal Information about you in the preceding 12 months that is subject to the CCPA, Velocity would have used or disclosed the Personal Information for one or more of the following business purposes if allowed by applicable law:

- To process your request, transactions, and payments
- To enforce contractual rights, including those arising from contracts entered between you and entities from which we purchase receivables
- To prevent transactional fraud
- To provide you with support and respond to your inquiries, including to investigate and address your concerns and monitor and improve Velocity's responses and services
- To protect your identity
- To meet or fulfill the reason you provided the information
- As required by applicable law, government regulations, or court order
- As necessary and appropriate to protect the rights, property, and safety of Velocity, Velocity's clients, or others

Sharing Personal Information

If Velocity disclosed any Personal Information about you in the preceding 12 months that is subject to the CCPA, it would have disclosed the following categories of Personal Information for a business purpose to the following categories of third parties:

Category of Personal Information	Category of Third Party
Identifiers	Service providers, affiliates, and as required by law and government entities

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	Service providers, affiliates, and as required by law and government entities
Sensitive personal information	Service providers, affiliates, and as required by law and government entities

Velocity does not sell Personal Information.

California Consumer Privacy Rights

Right to Request Disclosure of Data Collection Practices

You have the right to request that Velocity disclose certain information to you about Velocity’s collection and use of your Personal Information over the past 12 months. Velocity will disclose the following, unless the information is not subject to the CCPA, upon receipt and confirmation of your verifiable consumer request:

- The categories of Personal Information we collected about you.
- The categories of sources for the Personal Information we collected about you.
 - Velocity’s business or commercial purpose for collecting that Personal Information. Velocity does not sell any personal information.
- The categories of third parties with whom Velocity shares Personal Information.
- Velocity does not sell any Personal Information, but if it disclosed Personal Information for a business purpose, a separate list of disclosures for a business purpose, identifying the Personal Information categories that each category of recipient obtained.

Right to Request Specific Personal Information Collected and Data Portability

You have the right to request specific pieces of Personal Information collected by Velocity, returned to you in a readily usable format that supports your ability to provide the information to another entity.

Right to Deletion of Personal Information

You have the right to request that we delete any Personal Information about you which we have collected from you. We will delete, and direct our service providers to delete, your Personal Information from our records upon receipt of a verifiable consumer request. We may deny your deletion request if the information is exempt from the CCPA. We may deny your deletion request if it is reasonably necessary for Velocity or its service providers to maintain the Personal Information to:

- (1) Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service requested by you, or reasonably anticipated by you within the context of Velocity's ongoing business relationship with you, or otherwise perform a contract between Velocity and you.
- (2) Help to ensure security and integrity to the extent the use of your Personal Information is reasonably necessary and proportionate for those purposes.
- (3) Debug to identify and repair errors that impair existing intended functionality.
- (4) Exercise free speech, ensure the right of another consumer to exercise that consumer's right of free speech, or exercise another right provided for by law.
- (5) Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
- (6) Engage in public or peer-reviewed scientific, historical, or statistical research that conforms or adheres to all other applicable ethics and privacy laws, when deletion of the information is likely to render impossible or seriously impair the ability to complete such research, if you have provided informed consent.
- (7) To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with Velocity and compatible with the context in which you provided the information
- (8) Comply with a legal obligation.

Right to Correct Inaccurate Personal Information

You have the right to request that Velocity correct any inaccurate information that it maintains about you.

Right to Non-Discrimination

You have the right to non-discrimination for exercising your CCPA rights. We will not discriminate against you for exercising your CCPA rights.

Exercising Your Rights

To exercise the rights described above, please submit a verifiable consumer request either by:

- Calling (800) 558-4027
- Emailing info@velocityrecoveries.com

Only you, or a natural person or a person registered with the California Secretary of State, authorized by you to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must provide sufficient information that allows Velocity to reasonably verify that you are the person about whom we collected personal information or an authorized representative and describe your request with sufficient detail that allows Velocity to properly understand, evaluate, and respond to it. 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. We will only use personal information provided in the verifiable consumer request to verify the identity of the requestor or authority to make the request.