

California

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

License pending.

Privacy Policy

(1) A consumer has the right to request that the business disclose the following:

The categories of personal information we collect;

The categories of sources from which the personal information is collected;

The purpose for collecting the personal information;

The categories of third parties with whom the business shares personal information; and

The specific pieces of personal information we have collected, disclosed, or sold.

Such a request can be made to Grant Mercantile Agency at 1-800-477-7530 or via mail to PO Box 658, Oakhurst, CA 93644. Once we receive your request, we will compare information you provided with the information we already have. If we can verify that the request came from you, we will provide the required information. We will match 2-3 identifying, personal information data points to verify that the request came from the consumer, including but not limited to first name, last name, address and telephone number. If we cannot verify that the request came from you, we will notify you.

(2) We typically collect the following categories of personal information about a consumer for debt collection purposes only:

health insurance information, which we obtain from the debtor's creditor or the consumer, if we are collecting medical debt;

personal identifying information, like name, address and account number, as well as other identifying information, which we obtain from the consumer's creditor, credit reports and other skip trace tools, and the consumer;

characteristics such as age, gender, etc., which we obtain from the consumer's creditor and consumer's credit report;

retail information, which we obtain from the consumer's creditor and the consumer's credit report;

internet activity regarding online payments, which we collect if the consumer visits our website or payment portal;

recordings, which are made when the consumer has a telephone conversation with us;

professional and employment related information, which we obtain from the consumer's creditor, credit reporting agencies, and other skip trace sources; and

educational information, which we obtain from the consumer's creditor, credit reporting agencies, and other skip trace sources.

(3) We do not sell any personal information to third parties. We do disclose information to credit reporting agencies.

(4) The California Consumer Privacy Act provides for the right for consumers to request deletion of their information, subject to various exceptions. The information that Grant Mercantile Agency has generally falls within an exception and does not have to be deleted upon request. Nonetheless, such a request can be made to Grant Mercantile Agency at 1-800-477-7530 or via mail to PO Box 658, Oakhurst, CA 93644. Once we receive your request, we will compare information you provided with the information Grant Mercantile Agency already has. If we can verify that the request came from you, we will provide the required information. We will match 2-3 identifying, personal information data points to verify that the request came from the consumer, including but not limited to first name, last name, address and telephone number. If we cannot verify that the request came from the consumer, we will notify consumer.

(5) The California Consumer Privacy Act also provides for the right to opt out of the sale of personal information. However, we do not sell personal information.

(6) The consumer has a right not to receive discriminatory treatment by us for the exercise of the privacy rights conferred by the California Consumer Privacy Act.

(7) A consumer can designate an authorized agent to make a request under the California Consumer Privacy Act. The consumer must provide either a power of attorney or written authorization.

(8) For questions, we can be reached at 1-800-477-7530.

(9) To request this notice be provided in an alternative format, please email us at GMA@sti.net.

Colorado

For information about the Colorado Fair Debt Collection Practices Act, see [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/) 27 N Willerup Suite B, Montrose, CO 81401

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

North Carolina

PERMIT NUMBER 119507000 49099 Road 426, Oakhurst, CA

PERMIT NUMBER 513287951 2585 Perrin Suite 105, Fresno, CA

Mailing Address: PO Box 658, Oakhurst, CA 93644