

Privacy Notice for Residents of Colorado, Connecticut, Utah, and Virginia

Last Updated: August 14, 2023

This Privacy Notice for Residents of Colorado, Connecticut, Utah, and Virginia (the “**Privacy Notice**”) supplements the information contained in our Privacy Policy and applies solely to individual residents of Colorado, Connecticut, Utah, or Virginia from whom we collect personal information (“**consumers**”, “**residents**” or “**you**”).

This Privacy Notice describes how we collect, use, disclose, and otherwise process personal information of individual residents of Colorado, Connecticut, Utah, or Virginia, either online or offline.

Unless otherwise expressly stated, all terms in this Privacy Notice have the same meaning as defined in our Privacy Policy or as otherwise defined in the Colorado Privacy Act (“**CPA**”), the Connecticut Data Privacy Act (“**CTDPA**”), the Utah Consumer Privacy Act (“**UCPA**”), and the Virginia Consumer Data Protection Act (“**VCDPA**”), as applicable.

Collection and Use of Personal Information

We collect personal information from and about consumers for a variety of purposes. The personal information that we collect about a specific consumer will depend on, for example, our relationship or interaction with that individual consumer.

In the last 12 months, we have collected the following categories of personal information. The examples of personal information provided are examples of information that could be collected, but are not exhaustive, for each category.

- **Identifiers:** A real name, postal address, internet protocol address, email address, account name, or other similar identifiers.
- **Personal information:** A real name, signature, social security number, physical characteristic 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.
- **Protected classification characteristics:** Age (40 years or older), national origin, marital status, gender, veteran, or military status.
- **Commercial information:** Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Biometric information:** Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, scans of the hands or face geometry, voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.

- **Internet or other electronic network activity information:** Browsing history, search history, and information regarding a consumer’s interaction with an internet website, application, or advertisement.
- **Geolocation data:** Precise physical location or movements.
- **Audio and visual information:** Audio, electronic, visual, thermal, olfactory, or similar information.
- **Employment information:** Professional or employment-related information, such as work history and prior employer information from background checks, resumes, and personnel files.
- **Education information:** Education information is defined as information that is not publicly available or personally identifiable as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99).
- **Inferences drawn from other personal information:** Profile reflecting an individual’s preferences, characteristics, and predispositions.
- **Sensitive personal information:**
 - Personal data revealing racial or ethnic origin, religious beliefs, mental or physical health diagnosis, sexual orientation, or citizenship or immigration status;
 - The processing of genetic or biometric data for the purpose of uniquely identifying a natural person;
 - The personal data collected from a known child; or
 - Precise geolocation data.

Disclosure of Personal Information

As explained in the “**Does BCM One Share My Information**” section of our Privacy Policy, we share your personal information with the following third parties: (i) vendors and service providers for purposes such as data analytics, marketing and advertising our products and services to you; (ii) third parties integrated into our services; (iii) third parties as required by law; (iv) third parties in connection with a merger, sale, or asset transfer; and (v) other third parties for whom we have obtained your permission to disclose your personal information.

Selling for Targeted Advertising

We do not rent, sell, or share your personal information with non-affiliated companies for their direct marketing purposes, unless we have your permission. We have no actual knowledge that we sell or share personal information of consumers 16 years of age and younger.

Your Privacy Choices

You may have the right under applicable law to request that we:

1. Confirm whether or not we are processing your personal data.
2. Disclose to you the following information covering the 12-month period prior to your request ("**Right to Know**"):
 - a. The categories of personal information we collected about you and the sources from which we collected the personal information;
 - b. The business or commercial purpose for collecting your personal information;
 - c. The categories of third parties to whom we disclosed your personal information, and the personal information disclosed; and
 - d. The specific pieces of your personal information we collected.
3. Delete personal information we collected from you ("**Right to Delete**").
4. Correct inaccurate personal information that we maintain about you ("**Right to Correct**").

In addition, you have the right to be free from discrimination by a business for exercising your privacy rights.

There may be information we will not return in response to your access request, such as information that would affect the privacy of others or interfere with legal requirements. Similarly, there may be reasons why we cannot comply with your deletion request, such as the need to keep your personal information in order to provide you service or to fulfill a legal obligation. Additionally, in certain circumstances, we may not collect sufficient identifiers to match information in our records with your request.

How to Exercise Your Privacy Rights

To submit a request to exercise one of the privacy rights identified above, please submit a request by:

- Emailing us at privacy@bcmone.com
- Calling us at 1 (888) 912-6180

Only the consumer, or a person that is authorized to act on your behalf, may make a request related to your personal information. *In any of these cases, the request must be verifiable before we can fulfill such request.* Verifying a request will require sufficient information for us to reasonably verify your identity or that an individual is a person authorized to act on your behalf.

Appeals

If we refuse to take action on a request, you may appeal our decision within a reasonable period time by contacting us at privacy@bcmone.com and specifying that you wish to appeal. Within sixty (60) days of our receipt of your appeal, we will inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions. If the appeal is denied, you may submit a complaint as follows:

- For Colorado residents, to the Colorado AG at <https://coag.gov/file-complaint/>
- For Connecticut residents, to the Connecticut AG at <https://www.dir.ct.gov/ag/complaint/>
- For Virginia residents, to the AG at <https://www.oag.state.va.us/consumercomplaintform>

Authorized Agents

In certain circumstances, you are permitted to use an authorized agent (as that term is defined by applicable law) to submit requests on your behalf through the designated methods set forth in this Privacy Notice where we can verify the authorized agent's authority to act on your behalf.

For requests to confirm, know, delete, or correct personal information, we require the following for verification purposes:

- a. a power of attorney valid under the laws of your state from you or your authorized agent; or
- b. sufficient evidence that you have:
 1. provided the authorized agent written permission to act on your behalf; and
 2. verified your own identity directly with us pursuant to the instructions set forth in this Privacy Notice; or directly confirmed with us that you provided the authorized agent permission to submit the request on your behalf.

For requests to opt-out of personal information "sales" or "sharing", as those terms are defined by applicable law, we require a signed permission demonstrating your authorized agent has been authorized by you to act on your behalf.

Updates to This Privacy Notice

We may update this Privacy Notice from time to time. When we make changes to this Privacy Notice, we will change the "**Last Updated**" date at the beginning of this Privacy Notice. All changes shall be effective from the date last updated unless otherwise stated.

Contact Us

If you have any questions regarding our privacy practices as it relates to this Privacy Notice, please contact us via email at privacy@bcmone.com with the subject line, "Privacy Request".