

Privacy Statement

This Privacy Policy was last updated 05/05/2023.

Your privacy is important to USCB America, and this Privacy Policy covers how USCB collects, uses, maintains and discloses your personal information. This Privacy Policy is part of our Terms of Service.

This Privacy Policy applies to all of the products and services that are offered on any of the USCB America websites, but does not apply to websites or locations not owned and controlled by USCB America.

USCB America reserves the right to change, modify, add, or remove any portions of this Privacy Notice. Any changes we make to this Privacy Policy are effective immediately, and we encourage you to review this policy frequently and to be aware of any changes made to this Privacy Policy. Your continued use of the Site after such modifications will constitute your acknowledgment and acceptance of the modified policy and agreement to abide by and be bound by the modified policy.

This Site is intended for adult use only. We do not knowingly or intentionally collect personal or identifying information from persons under the age of 18. If you are under 18 years of age, you must use our Site only with the involvement of a parent or guardian. If you are under the age of 18 and have already provided personally identifiable information through the Site, please have your parent or guardian contact us immediately using the information below so that we can remove such information from our files.

Personal Information We Collect

Personal identification information is data that can be used to identify or contact you.

In order to provide and improve our services, we collect personal information. Most of the information we have is provided to us by the creditor and/or collected directly through the use of our services, emails, text messages, web applications, and phone calls.

Here are some examples of the types of personal information USCB America may collect and how we use it:

When an account is transferred to USCB America the creditor provides a variety of information including, but not limited to: full name, date of birth, social security number, phone number, address, email address, account number, balance, and payment history.

We may collect any information that you provide to us directly whether you contact us by phone, email, text, web applications, or other channel. For example, we may collection any information you provide to us when you access USCB America web applications and fill out a form or sign up for a payment plan and provide information such as your first and last name, email address, mailing address, phone number, credit card information or other personal identifying information.

When you access USCB America web applications or send us electronic communications over any channel, we may collect a variety of information and store it in log files, including, but not limited to Internet Protocol (IP) address, browser type and language, Internet service provider (ISP), date/time stamp, user interface interaction data like navigation on our email, text and web applications, uniform resource locator (URL) information (showing where you came from or where you go to next), email open rates, and credit card and bank account information.

We partner with third parties to capture and record how you use and interact with our website. Our third party partners use behavioral metrics and session replay to improve our website's user experience as well as for fraud and security purposes.

For Applicants, Current, and Former Employees

If you apply for a job at USCB America we collect the information you provide on the forms or gathered during the employment process. For applicants and employees, we may collect personal information identifiers such as your name, date of birth, address, phone number, email address; sensitive personal information, such as your social security number, driver's license number, passport number or other similar identifiers; professional or employment-related information, and education information.

Using Personal Information

We use personal information to properly identify the specific consumers for whom we provide our services, to provide and improve our services, to analyze trends, administer our web applications, learn about user behavior on our emails, texts and web applications, to comply with state, federal and local laws, and to demonstrate compliance with those laws.

Here are some examples of how USCB America uses personal information:

We use personal information to send you communications about your account.

We use your personal information to verify your identity. For example, when you contact our office you will be asked to provide your personal information so that we can verify your identity and account. We may ask you to provide your full name, address, date of birth, or other identifying information. You can always refuse to supply personal information, except that we may not be able to communicate if we are unable to verify your identity or your account.

We use personal information to process payments and other account activity you authorize.

We use personal information to help us create, develop and improve our content and services, including through internal auditing and data analysis.

If you apply for a job at USCB America, we use the information we receive to evaluate your candidacy and contact you.

We track if you open an email or text we send to you, and also track entries you make in our web application. Sometimes, we need to know if you open a communication or make an entry on our website for legal purposes or to otherwise demonstrate receipt of a communication.

USCB America's web applications also use cookies to gather information so that we can improve the effectiveness of our services. You may choose to set your web browser to refuse cookies or to alert you when cookies are being sent but some parts of the website may not function properly without accepting cookies.

Sources of Personal Information

We receive your personal information from the party, typically a creditor, placing your account with USCB America.

We may also receive information from you directly through a phone call, email correspondence, texts, and visits to our web applications.

We also sometimes receive information from third party vendors who help us confirm the validity of our information as it relates to a phone number, bankruptcy, or deceased information.

If you are a potential candidate for employment with USCB America, we may have received your personal information from a recruiter or external website.

Disclosure to Third Parties

We only share personal information with a limited number of third party service providers who help us provide our services, including, but not limited to, payment processing, mailing, information verification, managing and enhancing customer data, or improving our product and services. When we share information, we require those third parties to handle it in accordance with relevant laws. We also share only the minimum amount of information necessary for the particular third party to assist us in providing our services.

Here are some examples of how USCB America shares personal information:

For payment processing, we share your credit card or bank information to the card-issuing bank to complete the payment you authorized.

For content delivery, we share your email address, physical address, or phone number with the delivery service to deliver any communication, message, or requested account documents.

For accuracy, we share your name and address to ensure no bankruptcy, deceased, address or phone number changes have occurred since we received the account.

For debt collection licensing, we share account information with state regulators conducting an audit pursuant to state or federal licensing statutes.

We may occasionally be required by law enforcement, state or federal regulators, or judicial authorities to provide information. We will disclose personal information pursuant to a court order, subpoena, or to cooperate with a law enforcement investigation.

We may also be required by law to provide your information to a local, state or federal government authority or court. We will only disclose information in these instances when there is a lawful basis or if disclosure is reasonably necessary to demonstrate compliance with the law.

In the event of a reorganization, merger or sale we may transfer any and all personal information we collect to the relevant third party.

No Sale

We do not sell personal information. We do not allow our third-party service providers to sell this information or otherwise use it for marketing purposes.

Retention of Personal Information

USCB America will retain your personal information for the period required to fulfill our services, meet our contractual obligations, and as required by law. We retain personal information for only the shortest possible period.

Access to Personal Information

To request that we correct the data if it is inaccurate, please correct your information on our website or call us at 1-800-720-6570. You can also request we delete the data if we are not required to retain it for legitimate business purposes or by law.

How We Protect Your Information

USCB America uses administrative, technical, and physical safeguards to protect and secure the data we collect. We seek to implement the best practices in data collection, storage, processing, and security to protect against unauthorized access and disclosure. We use industry-standard SSL-encryption to protect data transmissions. We also safeguard your personal information from unauthorized access through access control procedures, network firewalls and physical security measures.

Unfortunately, no data transmission over the internet or any wireless network can be guaranteed to be 100 percent secure. While we strive to protect your information, you acknowledge that: there are security and privacy limitations beyond our control; the security, integrity, and privacy of any and all information exchanged between USCB America and its customers cannot be fully guaranteed; and any such information and data may be viewed or tampered with in transit by a third party.

Third Party Websites

You may find links to third party websites on the USCB America web applications. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website is subject to that website's own terms and policies.

How We Delete

We are required to keep your data due to the underlying contractual relationship between you and the creditor. We are also required to keep the personal information for legal reasons for as long as the statute of limitations period lasts for the type of account in collections and for other statutory obligations which sometimes are longer (such as a state licensing statute requiring us to maintain records for a certain period of time or the statute of limitations for a consumer financial law). Once our legal obligation to keep your personal information has expired, we delete the information from our systems in accordance with our data retention policies and procedures.

Notice to California Residents

Requests to Know or Delete

For California residents seeking information regarding the California Consumer Privacy Act, please email privacy@uscbinc.com or call 800-720-6570.

Notice to New Mexico Residents

The New Mexico Surprise Billing Protection Act (SB 337) requires we provide you with the following information:

- 1) Services may be performed in the hospital by participating providers as well as nonparticipating providers who may separately bill the patient.
- 2) Providers that perform health care services in the hospital may or may not participate in the same health benefits plans as the hospital.
- 3) Patients should contact their health insurance carriers in advance of receiving services at that hospital to determine whether the scheduled health care services provided in that hospital will be covered at in-network rates.
- 4) A covered person is responsible only for the payment of applicable in-network cost-sharing amounts under the covered person's health benefits plan.

Notice to New York City Residents

We have representatives who speak English and Spanish, but we do not provide language translation services.