

**PRIVACY POLICY FOR STATE RESIDENTS OF  
CALIFORNIA, COLORADO, NEVADA, UTAH & VIRGINIA**

**Last updated December 12, 2023**

This state privacy policy (“**State Privacy Policy**”) supplements the information contained in the Privacy Policy of Focus Point Inc. dba Amplified Credit (“**Company**,” “**we**,” “**us**,” or “**our**”) and applies solely to all visitors, users and others who reside in the states listed below. We adopt this State Privacy Policy to comply with state laws, including but not limited to, the California Consumer Privacy Act of 2018 (the “**CCPA**”), and any terms defined in the CCPA have the same meaning when used in this State Privacy Policy.

**PLEASE REVIEW THIS STATE PRIVACY POLICY, OUR PRIVACY POLICY, AND OUR TERMS OF USE CAREFULLY. YOUR USE OF THIS WEBSITE AND/OR OUR SERVICES SIGNIFIES YOUR AGREEMENT TO THIS STATE PRIVACY POLICY, OUR PRIVACY POLICY AND OUR TERMS OF USE.**

**1. CALIFORNIA**

Any terms defined in the California Privacy Rights Act (the “**CCPA**”) have the same meaning when used in this Section 1 of this State Privacy Policy.

- a. Residents of California may have the right to:
  - i. Request we disclose certain information to you about our collection, use, disclosure and sale of your Personal Information over the past twelve (12) months. We collected, disclosed (for business purposes) and/or sold the following categories of Personal Information from consumers within the last twelve (12) months:

<b>Category</b>		<b>Collected</b>	<b>Disclosed</b>	<b>Sold</b>
<b>Identifiers</b>	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, passport number, or other similar identifiers.	Yes	No	No
<b>Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</b>	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	No	No
<b>Protected classification characteristics</b>	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender,	Yes	No	No

<b>under California or federal law</b>	gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).			
<b>Commercial information</b>	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Yes	No	No
<b>Biometric information</b>	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	Yes	No	No
<b>Internet or other similar network activity</b>	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	Yes	No	No
<b>Geolocation data</b>	Physical location or movements.	Yes	No	No
<b>Sensory data</b>	Audio, electronic, visual, thermal, olfactory, or similar information.	No	No	No
<b>Professional or employment-related information</b>	Current or past job history or performance evaluations.	Yes	No	No
<b>Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))</b>	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.	Yes	No	No
<b>Inferences drawn from other person information</b>	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	Yes	No	No

- ii. Request we delete any of your Personal Information that we collected for you and still retain, subject to certain exceptions.
- iii. Direct us not to sell your Personal Information at any time.
- iv. California residents may have additional rights under the California Privacy Rights Act, effective on January 1, 2023 (the “**CPRA**”), to:
  - 1. Direct us not to share your Personal Information at any time.
  - 2. Correct inaccuracies in their Personal Information.
  - 3. Direct us not to use certain sensitive information.

- b. Company will not discriminate against California residents exercising any of their rights under the CCPA.
- c. As of July 1, 2023, we have received, complied, and denied the following number of requests for California residents in the preceding twelve (12) months:

<u>Request</u>	<u>Received</u>	<u>Complied</u>	<u>Denied</u>	<u>Average Response Time</u>
Request to Know	0	0	0	0 Days
Request to Delete	0	0	0	0 Days
Request to Opt-out	0	0	0	0 Days

- d. Residents of California may also have the right to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes.

**2. COLORADO**

Any terms defined in the Colorado Privacy Act, effective on July 1, 2023 (the “CPA”), have the same meaning when used in this Section 2 of this State Privacy Policy.

- a. Beginning July 1, 2023, residents of Colorado may have the right to:
  - i. Confirm whether we process their Personal Information;
  - ii. Access and delete certain Personal Information;
  - iii. Correct inaccuracies in their Personal Information, taking into account the information’s nature and processing purpose;
  - iv. Data portability;
  - v. Opt-out of personal data processing for targeted advertising and sales; and
  - vi. Opt-out of profiling in furtherance of decisions that produce legal or similarly significant effects.

**3. CONNECTICUT**

Any terms defined in the Connecticut Act Concerning Personal Data Privacy and Online Monitoring, effective on July 1, 2023 (the “PDPOM”), have the same meaning when used in this Section 3 of this State Privacy Policy.

- a. Beginning July 1, 2023, residents of Connecticut may have the right to:
  - i. Confirm whether we process their Personal Information;
  - ii. Access and delete certain Personal Information;
  - iii. Correct inaccuracies in their Personal Information, taking into account the information’s nature and processing purpose;
  - iv. Data portability;
  - v. Opt-out of personal data processing for targeted advertising and sales; and
  - vi. Opt-out of profiling in furtherance of decisions that produce legal or similarly significant effects.

**4. NEVADA**

Any terms defined in the Nevada Revised Statutes § 603.A.300-360 (the “NRS”) have the same meaning when used in this Section 4 of this State Privacy Policy. Residents of Nevada may have the right to a limited right to opt-out of certain sales of Personal Information.

**5. UTAH**

Any terms defined in the Utah Consumer Privacy Act, effective on December 31, 2023 (the “UCPA”), have the same meaning when used in this Section 5 of this State Privacy Policy.

- a. Beginning December 31, 2023, residents of Utah may have the right to:
  - i. Confirm whether we process their Personal Data;
  - ii. Access and delete certain Personal Data;
  - iii. Data portability; and
  - iv. Opt-out of Personal Data processing for targeted advertising and sales.

## **6. VIRGINIA**

Any terms defined in the Virginia Consumer Data Protection Act, effective January 1, 2023 (the “**VCDPA**”), have the same meaning when used in this **Section 6** of this State Privacy Policy.

- a. Beginning January 1, 2023, residents of Virginia may have the right to:
  - i. Confirm whether we process their Personal Data;
  - ii. Access and delete certain Personal Data;
  - iii. Data portability;
  - iv. Opt-out of Personal Data processing for targeted advertising and sales;
  - v. Correct inaccuracies in their Personal Data, taking into account the information’s nature and processing purpose; and
  - vi. Opt-out of profiling in furtherance of decisions that produce legal or similarly significant effects.

## **7. MAKING REQUESTS OR EXERCISING YOUR RIGHT(S)**

State residents, or their authorized agents, exercising their rights under state laws, including under the CCPA, may make verifiable requests by:

- emailing us at legal@amplifiedcredit.ca
- calling us at (\_\_\_\_) \_\_\_\_-\_\_\_\_\_
- sending us a written request by mail to:

Focus Point Inc. dba Amplified Credit  
1448 Quail Run  
Nashville, TN 37214

A request or exercise of your right(s) must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized agent, and should include: (i) the state of which you are a resident; (ii) a description of your request/exercise of your right, with sufficient detail that allows us to properly understand, evaluate, and respond; and (iii) identifying personal information.

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 your information.

We will only use your information provided in the request to verify the requestor's identity or authority to make said request. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

## **8. CHANGES TO THIS STATE PRIVACY POLICY**

We may from time to time change this Privacy Policy, but we will always post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it. If we make material changes to this State Privacy Policy, we will notify you here, by e-mail, and/or by means of a notice on our homepage.

**9. CONTACT US**

We welcome your comments and questions regarding our privacy policies. If you have any questions about this State Privacy Policy, please contact us at:

Focus Point Inc. dba Amplified Credit  
1448 Quail Run  
Nashville, TN 37214  
legal@amplifiedcredit.ca