

# Privacy Policy

Rossman & Co./pcb has created this privacy statement to demonstrate our commitment to your privacy. We respect your privacy and will not sell, lease or distribute your information gathered from the IP address.

Effective Date: 01/02/2026

## SCOPE OF THIS POLICY

Rossman & Co./pcb has created this privacy policy in order to describe how we collect, use, maintain, share, and protect your personal information when you use our website, [www.rossman-pcb.com](http://www.rossman-pcb.com), or payment portal, [www.paypcb.com](http://www.paypcb.com). This privacy policy applies to information collected when you visit our website or payment portal. It does not apply to information collected in any other way, including information collected offline.

## CHILDREN'S PRIVACY

The Rossman & Co./pcb website located at [www.rossman-pcb.com](http://www.rossman-pcb.com) (its "website") and [www.paypcb.com](http://www.paypcb.com) (its "payment portal") are not intended for individuals less than the age of eighteen and Rossman & Co./pcb does not knowingly collect data relating to individuals less than the age of eighteen.

## THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT

Nothing in this privacy statement is intended to contradict your rights under the Fair Debt Collection Practices Act. Rossman & Co./pcb will not disclose any information to third parties that is otherwise prohibited by the FDCPA.

## CHANGES TO THIS POLICY

We may modify this privacy policy at any time. If we do, we will post the revised version here. You should periodically check here for the most up-to-date version of this privacy policy. Any changes that affect how we use or disclose personal information will not be retroactively applied.

## INFORMATION AUTOMATICALLY COLLECTED

When you visit the website, we automatically collect certain information, like your IP address, browser type and operating system, the domain from which you came, the page you are viewing, and the date and time of your visit ("usage data").

We use this information for a number of purposes, such as investigating security incidents, running analytics to understand usage, and for compliance with security standards.

## PERSONAL INFORMATION

We do not collect personal information when you visit our website, unless you choose to provide it to us. You may elect to share personal information with us by filling out the information on our Contact page, such as name, address, phone number, email address, and any other personal information you choose to provide. You may also elect to share personal information with us by emailing us using the links on our website.

We may have collected the following categories of personal information from consumers within the last 12 months:

Categories of Personal Information	Examples of Specific Types of Personal Information Collected
A. Identifiers	A real name, alias, signature, postal address, email address, telephone number, account number, Social Security number, driver's license or state identification card number, policy number, date of birth, credit card number, debit card number, health insurance information, or other similar identifiers.
B. Protected classification characteristics	Age (40 years or older), language, marital status, medical conditions (including gender, gender identity, gender expression, pregnancy, and reproductive conditions), sexual orientation, veteran or military status.
C. Internet or other electronic network activity information	Browsing history, search history, and information regarding a consumer's use of our website, application, or advertisement.
D. Sensory data	Audio.
E. Professional or employment-related information	Current or past job history.
F. Inferences drawn from any of the information identified above	Profile reflecting a consumer's preferences, characteristics, psychological traits, attitudes, intelligence, abilities, and aptitudes.

## HOW WE USE YOUR INFORMATION

Personal information is collected solely for the purpose of debt recovery in a lawful manner and remains part of our records until we determine the information is no longer needed, or we are

required by law to delete such information. We will collect the minimum amount of data necessary to effectuate debt collection. Your personal information may be used to fulfill or meet the reason you provided such information. For instance, we use information you send to us to respond to your inquiries or comments.

Your personal information will also be used to perform services on behalf of the business or service provider, including maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, providing analytic services, or providing similar services.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes.

#### SALE OF PERSONAL INFORMATION

We do not sell and will not sell your personal information.

#### SUBSCRIBER MOBILE NUMBERS

No mobile information, including text messaging originator opt-in data and consent, will be shared with third parties/affiliates for marketing/promotional purposes.

#### HOW WE COLLECT YOUR INFORMATION

We collect most of this personal information directly from our clients for whom we provide services to, as well as from you by telephone, written correspondence through the mail, email or fax, by viewing public social media/network pages, or other information available online. However, we may also collect information:

- From publicly accessible sources (e.g., property records or court records);
- From your transactions with us;
- From our service providers (e.g., letter vendor, location vendors, payment processing vendors, call analytics vendor, and/or electronic signature service provider);
- Directly from a third party (e.g., third parties contacted during location activities pursuant to 15 U.S.C. §1692b, such as your friends, neighbors, relatives, and/or employer);
- Consumer reporting agencies (CRAs)
- From a third party with your consent (e.g., your authorized representative and/or attorney); and
- From activity on our website.

## GOOGLE ANALYTICS

We use a tool called “Google Analytics” to collect information about use of this site. Google Analytics uses cookies and similar technologies to collect information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. We do not combine the information collected through use of Google Analytics with personal information.

For information on how Google Analytics uses data and how to control information sent to Google, visit [www.google.com/policies/privacy/partners/](http://www.google.com/policies/privacy/partners/).

We use the information we get from Google Analytics to understand how our website is used and make improvements.

## COOKIES

We use cookies to collect website usage data, to improve the site and our services, as well as your experience with the site. Cookies are pieces of information generated by a web server and stored in your computer. Rossman & Co./pcb only uses session cookies. A session cookie is deleted when you close the browser. You can control cookies through your browser settings and other tools.

## THIRD-PARTY LINKS AND WEBSITES

You may be able to access third-party sites by clicking links on our site. We are not responsible for the privacy policies or practices of any third-party sites, and if you visit those websites, we encourage you to review their respective privacy policies.

## CHOICE & ONLINE TRACKING

As a user of our website, you control whether to send us personal information by using our Contact form.

Rossman & Co./pcb does not track your online activities over time and across third party websites. However, other third parties may be conducting online tracking on our site.

To learn more about the choices you have regarding online tracking, please visit these sites:

<http://www.aboutads.info/choices/>

<http://www.youradchoices.com>

## INFORMATION SHARING AND DISCLOSURE

Rossman & Co./pcb may share personal information it collects with its employees who need to know that information to provide services to you. Except as provided below, Rossman & Co./pcb

does not share or disclose any personal information with any company or marketing group external to Rossman & Co./pcb. Rossman & Co./pcb may share your personal information with third parties to the extent it is reasonably necessary to manage or service your account, verify employment, determine location, process payment, fulfill a transaction, provide customer service, or as otherwise authorized by law.

Further, Rossman & Co./pcb may disclose personal information (i) to another entity with which Rossman & Co./pcb enters or reasonably may enter into a corporate transaction, such as, for example, a merger, consolidation, acquisition, or asset purchase, (ii) to a third party pursuant to a subpoena, court order, or other form of legal process or in response to a request by or on behalf of any local, state, federal, or other government agency, department, or body, whether or not pursuant to a subpoena, court order, or other form of legal process, or in connection with litigation brought against, or on behalf of, Rossman & Co./pcb, where appropriate, (iii) to a third party if determined by Rossman & Co./pcb in its sole judgment that such disclosure is appropriate to protect the life, health, or property of Rossman & Co./pcb or any other person or entity, all in compliance with applicable law, (iv) to third parties as authorized or designated by you, or (v) to conduct any other legitimate business activity not otherwise prohibited by law. The foregoing is not intended to obviate or displace any legal obligations or duties applicable to Rossman & Co./pcb.

#### SHARING YOUR INFORMATION WITH CONSUMER REPORTING AGENCIES

Consumer Reporting Agencies (CRAs) collect and maintain information on consumer and business credit profiles on behalf of organizations in the United States. We may share information about you with CRAs and may carry out periodic searches with them to verify your identity or manage your account(s).

Details of your account(s) with us may be sent to CRAs and recorded by them. This information may be supplied by CRAs and may be used and searched by us and other organizations to consider applications for credit and credit related services; locate debtors and recover debts; and manage your accounts.

Rossman & Co./pcb may furnish account information to Experian, Equifax, and Trans Union. You have a right to obtain an annual copy of your credit file from CRAs by visiting <https://www.annualcreditreport.com>.

#### HOW LONG WE KEEP YOUR INFORMATION

Rossman & Co./pcb will keep your Personal Information while you have an account placed with us and may retain your personal data for up to 10 years, or as otherwise required by law or pursuant to contractual obligation. Rossman & Co./pcb thereafter deletes or anonymizes such information in accordance with applicable laws.

## ACCESS AND CORRECTION OF PERSONAL INFORMATION

You may access and update personal information you have provided through our website either by submitting updated information using our online Contact Rossman & Co./pcb form, or by contacting us at the address or telephone number listed below.

Rossman & Co./pcb  
P.O. Box 772  
New Albany, OH 43054  
Phone: 1-800-250-8935

## SECURITY AND CONFIDENTIALITY

Rossman & Co./pcb strives to protect personal information that we collect, maintain, and disclose through the use of reasonable administrative, physical, and technical safeguards. Personal information submitted online is transmitted through transport layer security (TLS), which is a protocol for establishing a secure connection for transmission. Our security program is designed to: (1) ensure the security and confidentiality of personal information, (2) protect against any anticipated threats or hazards to the security or integrity of the information, and (3) protect against unauthorized access, alteration, and unlawful disclosure of the information. We dispose of such information by taking reasonable measures to protect against unauthorized access to or use of the information.

## POINT OF CONTACT

If you have any questions or comments about Rossman & Co./pcb privacy policy or our privacy practices, please contact us at:

Rossman & Co./pcb  
Attn: Consumer Assistance  
PO Box 772  
New Albany, OH 43054  
Phone: 1-800-250-8935  
[mail@rossman-pcb.com](mailto:mail@rossman-pcb.com)