Website Privacy Policy

The Melendrez & Sims, A P.C. On-Line Privacy Notice for www.melsimslaw.com

The Melendrez & Sims, A P.C. knows that you care how information about you is used and shared, and we appreciate your trust that we will do so carefully and sensibly. This notice describes our on-line privacy policy. By visiting www.melsimslaw.com, you are accepting the practices described in this Privacy Notice.

What Personal Information About Consumers Does Melendrez & Sims, A P.C. Gather?

The information we learn from consumers on the www.melsimslaw.com website helps us continually improve the online experience. Here are the types of information we gather.

Information You Give Us

We receive and store the information you enter on our Web site if you use the website to contact us. The information you are required to provide for us to generate and process the request is your name, address, phone number and email address and any other information that you provide in your email to us. You can choose not to provide your contact information or any specific item, but if you chose to do so, we may be unable to respond to your inquiry.

Automatic Information

We receive and store certain types of information whenever you interact with us. For example, like many Web sites, we use “cookies,” and we obtain certain types of information when your Web browser accesses the www.melsimslaw.com website and other content served by or on behalf of Melendrez & Sims, A P.C. on other Web sites. Please see below for a list of examples.

What About Cookies?

Cookies are unique identifiers that we transfer to your device to enable our systems to recognize your device.
The Help feature on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on’s settings or visiting the Web site of its manufacturer. If you block or otherwise reject our cookies, you will not be able to use the www.paymelsimslaw.com website.

Does Melendrez & Sims, A P.C. Share the Information It Receives?

Information about our customers is an important part of our business, and we are not in the business of selling it to others. We share customer information only as described below.

Our Clients

You may be visiting the www.melsimslaw.com website to initiate an inquiry or make a complaint or initiate a dispute regarding a debt owed to a client of Melendrez & Sims, A P.C. ("Client"). Any information provided to Melendrez & Sims, A P.C. in connection with such a communication will be provided to Client and/or other attorneys retained by Client to collect your account.

Third Parties

We employ other companies and individuals to perform functions on our behalf. Examples include site analytics and analyzing data. They have access to personal information needed to perform their functions, but may not use it for other purposes. We ensure that all third parties follow practices at least as protective as those described in this Privacy Notice.

Change of Address

In the event that the address you provide us does not match the address in our records, we may update your address based on the information you have provided to us. In the event that we update our records, the updated address will also be provided to Client and/or other attorneys retained by Client to collect your account.

With Your Consent

Other than as set out above, you will receive notice when information about you might be provided by Melendrez & Sims, A P.C. to third parties, and you will have an opportunity to choose not to share the information.

How Secure Is Information About Me?

We work to protect the security of your information during transmission by using Secure Sockets Layer (SSL) software, which encrypts information you input.

What About Third-Party Advertisers and Links to Other Websites?

The www.melsimslaw.com website does not include any third party advertising.

Protection of Melendrez & Sims, A P.C. and Others

We release account and other personal information when we believe release is appropriate to comply with the law or protect the rights, property, or safety of Melendrez & Sims, A P.C., our users, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction. Obviously, however, this does not include selling, renting, sharing, or otherwise disclosing personally identifiable information from customers for commercial purposes in violation of the commitments set forth in this Privacy Notice.

Business Transfers

In the event that Melendrez & Sims, A P.C. merges with another firm or is acquired by another firm, consumer information will be transferred to that firm.

What Choices Do I Have?

As discussed above, you can always choose not to provide information, even though it might be needed to allow us to process or respond to a communication you have sent us.

Conditions of Use, Notices, and Revisions

If you choose to visit www.melsimslaw.com, your visit and any dispute over privacy is subject to this Notice. If you have any concern about privacy at www.melsimslaw.com, please email us with a thorough description at contact@melsimslaw.com and we will try to resolve it. Or you can call us at 877-958-2350. In the event that we change our privacy policy, we will amend it on our website. We will not email or otherwise send you personal notification of such changes, so we recommend that you check our Web site frequently to see recent changes.

Examples of Information Collected

Examples of Information You Give Us

You provide such information when you visit or make a payment via the www.melsimslaw.com.com website. As a result of those actions, you might supply us with such information as your name, address, phone number and email address and any other information that you provide in your email to us

Examples of Automatic Information

Examples of the information we collect and analyze include the Internet protocol (IP) address used to connect your computer to the Internet; e-mail address; computer and connection information such as browser type, version, and time zone setting, browser plug-in types and versions, operating system, and platform; the full Uniform Resource Locator (URL) clickstream to, through, and from our Web site, including date and time; cookie number; and previous

interactions with the www.melsimslaw.com website. We may also use browser data such as cookies, Flash cookies (also known as Flash Local Shared Objects), or similar data on certain parts of our Web site for fraud prevention and other purposes. During some visits we may use software tools such as JavaScript to measure and collect session information, including page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page. We may also collect technical information to help us identify your device for fraud prevention and diagnostic purposes.

IMPORTANT NOTICE 1

This privacy statement only applies to information obtained as the result of your use of the www.melsimslaw.com website. This privacy statement does not apply to information obtained from any other source, including as the result of interactions with you or any third party.

IMPORTANT NOTICE 2

Notwithstanding anything contained within this Privacy Notice, Melendrez & Sims, A P.C. is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

– Last Amended September 17, 2026

PRIVACY NOTICE/PRIVACY POLICY PURSUANT TO THE CALIFORNIA CONSUMER PRIVACY ACT

(To obtain a copy of this notice in an alternative format please phone us at 877-958-2350 or email us at contact@melsimslaw.com. You can also click here to download a PDF File of the notice.)

This Notice and Policy is provided by Melendrez & Sims, a Professional Corporation (“we,” “us,” or “our”) pursuant to the California Consumer Privacy Act (“CCPA”) as amended by the California Privacy Rights Act (“CPRA”) (the CCPA and CPRA are collectively referred to herein as the “Privacy Act”). This Notice applies solely to information about California residents (“Consumers” or “you”) and their “Personal Information” as that term is defined in the Privacy Act. The Privacy Act requires us to make certain disclosures to Consumers and to provide Consumers with the ability to request certain information about their Personal Information. This Notice is intended to comply with those requirements and explain how Consumers may submit a request to exercise their rights regarding their Personal Information.

Please note that the rights under the Privacy Act do not apply to:

- Personal Information collected, processed, sold or disclosed subject to the federal Gramm-Leach-Bliley Act (Public Law 106-102) and implementing regulations;
- Personal Information bearing on a consumer's creditworthiness, credit standing, and credit capacity collected, maintained, used, communicated, disclosed or sold in accordance with the Fair Credit Reporting Act, Section 1681 et seq., Title 15 of the United States Code; and
- Medical information collected by a covered entity or business associate governed by the federal Health Insurance Portability and Accountability Act of 1996 (Public Law 104-191).

CATEGORIES OF PERSONAL INFORMATION COLLECTED

The categories of Personal Information we have collected about Consumers in the preceding twelve (12) months include:

- Identifiers such as name, postal address, date of birth, telephone number, email address or other similar identifiers;
- Certain sensitive Personal Information limited to social security number, driver's license number or other state identification number, account numbers, and precise geolocation;
- Characteristics such as age or gender;
- Retail information, such as products or services purchased;
- Internet activity information such as geolocation data and information regarding your interaction with our website or payment portal, including any online payments made;
- Audio data such as recordings made when consumers have a telephone conversation with us;
- Professional and employment related information such as your employer's name and address;
- Educational information, such as institutions attended;
- Biometric information such as physical descriptions and photos as well as voice recordings; and
- Health insurance information if we are collecting medical debt.

SOURCES OF PERSONAL INFORMATION

We obtain the categories of Personal Information identified above from the following categories of sources:

- Directly from you, such as when you contact us and communicate information about yourself;
- Indirectly from you such as when you visit our website or payment portal;
- Your creditor on whose behalf we are attempting to collect a debt;
- Service Providers or other companies we work with, based on our relationship with them and as permitted by law, such as credit bureaus, process servers, and other skip-tracing sources.

USE OF PERSONAL INFORMATION

All Personal Information collected by us will be used for debt collection purposes. We do not currently sell Personal Information, nor have we sold Personal Information in the last twelve (12) months. Furthermore, we will not sell Personal Information in the future without providing prior notice and an opportunity to opt-out.

DISCLOSURE OF PERSONAL INFORMATION

Within the last twelve (12) months, each of the categories of Personal Information identified above was disclosed for a business purpose to the following categories of persons: service providers, applicable law enforcement and government agencies, outside professional advisors (e.g. accountants, auditors, lawyers), and Consumers' creditors on whose behalf we were retained to collect a debt.

RETENTION OF PERSONAL INFORMATION

We retain Personal Information for as long as necessary to fulfill the purpose for which it was obtained unless a longer retention period is required by law. The criteria used to determine our retention period include:

- The length of time your account is placed with us for collection;
- Whether there is a legal obligation to which we are subject (for example, certain laws, including the federal Fair Debt Collection Practices Act, require us to keep records for a certain period of time before we can delete them); and
- Whether retention is advisable based on our legal position, such as applicable statutes of limitations, litigation, or regulatory investigations.

YOUR RIGHTS UNDER THE PRIVACY ACT

The Privacy Act provides you with various rights related to your Personal Information. Your rights are explained in more detail below:

1. RIGHT TO KNOW ABOUT PERSONAL INFORMATION COLLECTED, DISCLOSED OR SOLD

You have the right to request that we disclose certain information to you about our collection, use, and disclosure of your Personal Information. Upon our receipt of a verifiable request from you, we will disclose the following information to you:

- The categories of Personal Information we have collected about you;
- The categories of sources from which the Personal Information is collected;

- Our business or commercial purpose for collecting, selling, or sharing your Personal Information;
- The categories of third parties to whom we disclose your Personal Information; and
- The specific pieces of Personal Information we have collected about you.

You have the right to request that we disclose what Personal Information we disclose for a business purpose. Upon our receipt of a verifiable request from you for such information, we will disclose the following information to you:

- The categories of Personal Information that we have collected about you; and
- The categories of Personal Information that we disclosed about you for a business purpose and the categories of persons to whom it was disclosed for a business purpose.

You have the right to request that we disclose what Personal Information we sell or share and to whom. The Privacy Act defines "sell" as disclosure of Personal Information to a Third Party for monetary or other valuable consideration. The Privacy Act defines "share" as disclosure of Personal Information to a Third Party for cross-context behavioral advertising. We do not sell or share your Personal Information and will not sell or share your Personal Information without providing you with prior notice and an opportunity to opt-out.

2. RIGHT TO REQUEST DELETION OF PERSONAL INFORMATION

Subject to certain exceptions, you have the right to request that we delete Personal Information we have collected and maintained about you. Upon our receipt of a verifiable request from you to delete Personal Information, we will delete (and direct our Service Providers and/or Third Parties with whom your information was shared, to delete) your Personal Information, unless an exception applies. We believe an exception to deletion applies to Personal Information collected and maintained about you.

3. RIGHT TO REQUEST CORRECTION OF INACCURATE PERSONAL INFORMATION

You have the right to request we correct inaccurate Personal Information. Upon our receipt of a verifiable request from you to correct inaccurate Personal Information, we shall use commercially reasonable efforts to correct the inaccurate personal information.

4. HOW TO SUBMIT A REQUEST

You can submit any of the requests outlined above by either:

- Calling us at 1-877-958-2350, Monday through Friday, 8:30 a.m. to 6:00 p.m. Pacific Time Zone;
- Accessing and submitting a Request Form through our website by clicking here.

- Mailing a request to:
  Melendrez & Sims, A P.C.
  Attn: CCPA Request Processing
  PO Box 54148
  Irvine, CA 92619

To help us ensure consumer privacy and security, we will take steps to verify your identity before granting you access to your Personal Information or complying with your request. If you make a request, we may require you to provide one or more pieces of Personal Information, including your: name, date of birth, social security number, email address, telephone number, and/or postal address. We will only use Personal Information provided in a verifiable Consumer request to verify the requester's identity or authority to make the request. Making a verifiable Consumer request does not require you to create an account with us.

When submitting a request, please describe your request with sufficient detail and provide sufficient identifiers to allow us to properly understand and process it.

We do not charge a fee to process and respond to a verifiable Consumer request unless it is manifestly unfounded or excessive. If we determine that a request is manifestly unfounded or excessive, we will alert you to that decision and either charge you a reasonable fee to complete the request or refuse to act on the request.

5. REQUESTS SUBMITTED THROUGH AN AUTHORIZED AGENT

Only you, or a person legally authorized to act on your behalf, may make a verifiable Consumer request to know, delete or correct your Personal Information. In order for an authorized agent to make a request on your behalf, please email or mail us a power of attorney or other written authorization authorizing an agent to make a request.

6. RIGHT TO OPT-OUT OF THE SALE OF PERSONAL INFORMATION

You have the right to opt-out of the sale of your Personal Information. We do not sell Personal Information and will not in the future sell your Personal Information without providing you with prior notice and an opportunity to opt-out.

7. RIGHT TO NON-DISCRIMINATION FOR THE EXERCISE OF YOUR PRIVACY RIGHTS

You have the right not to receive discriminatory treatment by us for exercising the privacy rights conferred by the Privacy Act. Discriminatory treatment includes, but is not limited to:

- Denying you goods or services;
- Charging you different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties;
- Providing a different level or quality of goods or services to you; or

- Suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

CHANGES TO PRIVACY NOTICE

We reserve the right to amend this Notice from time to time at our discretion and/or to comply with changes in the law. When we make changes to the Notice we will post the updated notice on our website at https://melsimslaw.com and/or mail an updated Notice to you.

QUESTIONS OR CONCERNS

If you have any questions or concerns about this Notice or our privacy practices, or if you would like to request that this Notice be provided in an alternative format, please email us at contact@melsimslaw.com or call us at 1-877-958-2350, Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific Time Zone.

You can also click here to download a PDF File of the notice.

This privacy policy was last updated on September 17, 2026.

MELENDREZ & SIMS, A P.C. PRIVACY NOTICE PURSUANT TO THE CALIFORNIA CONSUMER PRIVACY ACT ADDRESSED TO EMPLOYEES AND APPLICANTS

The California Consumer Privacy Act requires that we disclose the categories of personal information we typically collect and use in the context of a person's role as a job applicant or employee. We typically collect the following categories of information from you and others as noted:

1. Identifiers such as personal identifying information, including, but not limited to name, address, telephone number, social security number, email address, driver's license number, bank account information, as well as other identifying information from you, your creditor, credit reports and/or third party data providers;

2. Personal information as defined in the California Customer Records Act, Cal. Civ. Code Section 1798.80 such as contact information, health information, insurance information, financial information, results of drug testing and criminal background information.

3. Protected classifications under California or federal law such as age, race, color, citizenship, marital status, gender, etc. from you and providers of background checks;

4. Internet or similar activity information such as IP address from your browsing history, search history, information on an interaction with websites and applications;

5. Geolocation data such as device location if you work remotely;

6. Audio, electronic, visual or similar information such as call and video recordings;

7. Biometric information such as genetic, physiological, behavioral and biological characteristics or activity patters or other identifying information such as fingerprints, voiceprints, photos or other physical patters;

8. Professional and employment related information from you and/or third party data providers;

9. Educational information from you and/or third party data providers;

10. Information such as work history and performance evaluations; and

11. Certain inferences concerning an individual's preferences, abilities, aptitudes and characteristics

We collect personal information relating to employees and applicants who are California residents in a variety of contexts, including in connection with applications for employment, Human Resource activities and job related activities. The categories of personal information that we collect and use about a California resident will depend on our specific relationship or interaction with that individual, and the examples provided in each category above are for illustrative purposes only.

P**urposes for which We Use Personal Information:**

We may use personal information relating to employees and applicants who are California residents for one or more of the following business purposes:

- Evaluating employment applications and employee performance
- Providing and maintaining our employee related services
- Conducting background checks
- Protecting against security risks
- Conducting research and data analysis
- Maintaining our facilities, systems, and infrastructure
- Improving our employee related services
- Carrying out our legal and business purposes, such as complying with federal, state, or local laws, responding to civil, criminal, or regulatory lawsuits or investigations, exercising our rights or defending against legal claims, resolving complaints and disputes, performing compliance activities, performing institutional risk control, and otherwise operating, managing, and maintaining our business
- As otherwise disclosed to you at or before the point of collecting your personal information

We may also use personal information relating to California residents for one or more of the specific “business purposes” listed in the CCPA:

- Auditing related to an employee
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
- Debugging to identify and repair errors that impair existing intended functionality
- Short-term, transient use
- Performing services on behalf of clients or their service providers, including maintaining or servicing employees’ accounts, providing employees service, processing or fulfilling orders and transactions, verifying employees or applicants information, processing payroll, or providing similar services on behalf of Melendrez & Sims, A P.C. or its service providers
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service that is owned or controlled by Melendrez & Sims, A P.C. , and to improve, upgrade, or enhance the service that is owned or controlled by Melendrez & Sims, A P.C.

Changes to This CCPA Disclosure

We may change or update this CCPA Disclosure in the future. When we do, we will post the revised CCPA Disclosure To Employees and Applicants on our website and on Controlist. This CCPA Disclosure was last updated and became effective on October 13, 2021.