

The California Consumer Privacy Act of 2018 (“CCPA”) creates new privacy rights for current California consumer residents as of January 1, 2020, which may affect the obligations of some businesses that collect or sell certain Personal Information of those California consumers residents. While Regulations from the California Attorney General’s Office and legislation are pending that may further clarify the CCPA, the current CCPA may be viewed here: [https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill\\_id=201720180SB1121](https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201720180SB1121)

MicroBilt customers and current California consumer residents should be aware that in accordance with the terms of and exemptions under the CCPA, the CCPA does not apply to MicroBilt given that: a) MicroBilt is a Consumer Reporting Agency (“CRA”) and Personal information is already governed by Federal law, including the Fair Credit Reporting Act (“FCRA”), the Gramm-Leach-Bliley Act (“GLBA”), the Driver’s Privacy Protection Act (“DPPA”), and the Health Insurance Portability and Accountability Act (“HIPAA”); b) carveouts exist for certain Publicly Available Information, and Deidentified or Aggregate California consumer resident Personal Information; c) there are various use and business thresholds that must be met under the CCPA for any other Personal Information of California consumer residents, for which MicroBilt does not qualify; d) MicroBilt is not a “Service provider”; and e) MicroBilt does not sell Personal Information to a “Third party”, as such terms are explained and defined under the CCPA.

However, it should be noted that as a CRA, MicroBilt adheres to applicable laws regarding the receipt, sale, storage, monitoring, audit, security, privacy and confidentiality of Personal Information, including, but not limited to, the FCRA and GLBA. Further, MicroBilt thoroughly vets and monitors its customers, vendors and employees to help assure of their adherence to same, and MicroBilt undergoes comprehensive audits regarding and maintains strict security of its systems and facilities. Finally, in accordance with applicable law, MicroBilt takes necessary efforts to ensure Personal Information is of the highest quality and accuracy, and MicroBilt promptly and fully investigates and responds to consumer, customer, vendor, regulatory and governmental communications regarding Personal Information, including, but not limited to, questions, corrections, updates, disputes, freezes, ID theft, fraud, adverse action, and file disclosures. For more information, click here: <https://www.microbilt.com/us/consumer-affairs>