

Online Privacy Notice

Revised: October 1, 2021

This Online Privacy Notice (the "online notice") applies to W6LS, Inc.'s websites and mobile applications (each a "Site" or collectively "Sites") and explains how we may collect, use, share and protect information from visitors and users ("you", "your") of our Sites.

Please read this online notice carefully. This online notice may change from time to time (see *Changes to our online notice*).

Information We Collect

Definition Of Personal Information

"Personal Information" is information that, either alone or in combination with other information, can be used to identify you. Examples of Personal Information include, among others, name, email address, phone number, and mailing address. Personal Information includes certain information we collect when you apply for, or obtain, a financial product or service from us, which can include your Social Security number, account number, income, account balances, payment history, credit history, and credit scores. When we combine Personal Information with other information, we treat the combined information as Personal Information.

Information You Provide

We collect Personal Information you provide via forms, surveys, applications or other online fields including your name, mailing or email addresses, telephone, mobile numbers, or account numbers. The exact information we need to collect will depend on the purpose of the form. We will indicate on the form whether a particular field of information is mandatory or optional. If you choose not to provide certain information, we may not be able to provide requested services.

Information Collected Automatically From You

We use technologies that automatically collect information (including Personal Information) about you. For example, we collect the following information:

• **Cookies And Other Tracking Technologies.** A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies on our Sites. We do not link the information we store in cookies to any personal information you submit while on our site. We use session ID cookies and persistent cookies. We use session cookies to make it easier for you to navigate our site. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.

We set a persistent cookie to store your passwords, so you don't have to enter it more than once. Persistent cookies also enable us to track and target the interests of our users to enhance the experience on our site. If you choose to not have your browser accept cookies from our website, you will not be able to subscribe to the service offerings on the website.

The use of cookies, tags and scripts by third parties is not covered by our online notice. These technologies are used in analyzing trends, administering the site, tracking users' movements around the site and to gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis. We do not have access or control over these cookies. You can opt-out from third parties' use of cookies by visiting each third parties' advertising opt-out page or by utilizing "do not track" functionality in your web browser.

• **Log Files.** As is true of most web sites, we gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We do not link this automatically collected data to other information we collect about you. We do this to improve services we offer you.

• **Analytics.** We use Google Analytics, a web analytics service provided by Google, Inc. ("Google") to collect certain information relating to your use of our website. Google Analytics uses "cookies" to help analyze how users use the site. You can find out more about how Google uses data when you visit our sites by visiting "How Google uses data when you use our partners' sites or apps" at www.google.com/policies/privacy/partners/.

• **Web Server Logs.** Web server logs are activity records created by the device that delivers the web pages you request to your internet browser. For example, a web server log may record the search term you entered or the link you clicked on to bring you to the web page. The web server log also may record information about your device, such as your IP address, operating system, and internet browser.

• **Relationship-Based Advertising.** We may use information about your relationship with us (such as your borrowing history) to help determine which advertisements or offers to present to you.

• **Geolocation / IP Address.** We capture your IP address when you use our Sites, such as when you submit an application and electronically sign a loan agreement.

How We Use Personal Information

Our primary purpose in collecting your Personal Information is to provide you with the products, services, and information that you request. We may use your Personal Information to maintain, support, and answer any customer service-related questions. We may also aggregate your information with the information other users provide for business purposes such as to analyze data, conduct research, identify usage trends, develop and improve products or services, and enhance our Sites. We also may use this data for audit, loss prevention, and anti-fraud purposes and to comply with laws and regulations. We may use information for other purposes not listed here with your consent.

Security

The security of your personal information is important to us. We have implemented administrative, physical, and technical safeguards to reduce the risk of accidental loss or unauthorized access, use, alteration, and disclosure of Personal Information in our possession or under our control. We take reasonable security measures to ensure sensitive data entered on the Sites is encrypted and transmitted in a secure way.

While we use encryption to protect Personal Information transmitted online, we also protect your information offline. Our employees are periodically trained on the importance of information security and privacy issues to ensure compliance with all applicable laws and regulations. The servers on which we store Personal Information are kept in a safe and secure environment.

Notwithstanding these safeguards to store information in a secure environment that is not publicly available, we cannot guarantee the safety and integrity of your Personal Information during transmission and after we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure from third parties such as hackers from illegally obtaining access to Personal Information. Therefore, we do not represent or warrant that your Personal Information will be protected against loss, misuse or alteration by third parties.

Retention Of Personal Information

We will retain your personal information for as long as necessary to fulfill the purposes for which your Personal Information has been collected as outlined in this online notice or our Privacy Notice. We may also retain Personal Information to the extent required by law.

Links To Other Sites

Our Sites may contain links to other third party sites or integrate with third-party services and technologies (e.g. identity verification or account verification technologies) not covered by this online notice. Please be aware that we are not responsible for the privacy practices or the content of these third-party sites. If you submit Personal Information to any of those sites, your information is governed by their privacy policies. We encourage you to be aware when you leave our site and to read the privacy policies of each and every site that collects Personal Information.

Changes To Your Information

If your Personal Information changes, you may update your information within the My Account section of our site at <https://myaccount.withuloans.com/>. You also may email a request to us at customercare@withuloans.com. We will process such requests in accordance with applicable law.

Protecting Children's Privacy Online

The Children's Online Privacy Protection Act ("COPPA") protects children under the age 13 from the online collection of personal information. Our Sites are directed to a general audience and may be assessed by the public. Our Sites are not directed to individuals under the age of thirteen (13). We do not knowingly collect, use, or disclose personal information from or to children under the age of thirteen (13) and we request that these individuals do not provide Personal Information through our Sites. For more information about COPPA, visit the Federal Trade Commission website: <http://www.ftc.gov>.

Changes To Our Online Notice

We may update this online notice to reflect changes to our information practices. When we do, we will revise the updated date at the top of this notice. If we make any material changes to this online notice then we will notify you here, by email using the e-mail address specified in your account or by means of a notice on other Sites prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

To learn about the types of personal information we collect and share depending on the product or service you have with us, please click: <https://www.withuloans.com/privacy-policy>

Contact Us

If you have any questions or suggestions regarding our online notice, please contact us:

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