

PRIVACY POLICY

CASH LANE LLC, Cash Lane Holdings LLC, Cash Lane Missouri LLC, Cash Lane Texas LLC, Cash Lane Utah LLC (collectively referred to as "Cash Lane")

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This privacy policy (the "Policy") stated below is intended to replace and supersede any privacy policy previously delivered to you or appearing on our website, any transaction agreement, application, loan document or any other document previously delivered to you. If there are conflicts between this Policy and any other policy we have delivered to you, the terms of this Policy shall control until revised. We will post any privacy policy changes on this page and, if the changes are significant, we will provide a more prominent notice (including, for certain services, email notification of privacy policy changes).

Please be sure to review The Terms and Condition of the Use of this Website. This notice provides important information about the way we collect, share, and protect your information. This privacy policy applies to anyone who applies for or uses our products or services, or visits our websites, including, but not limited to, current and former users. This statement shall describe our sharing practices when you become a user of the website.

1. **PURPOSE.** The purpose of this Privacy Policy is to describe how Cash Lane Missouri LLC, Cash Lane Utah LLC (collectively referred to as "Cash Lane ") ("Company", "LYC," or "We") collects, uses and shares information about you through our interfaces (e.g., websites and mobile applications) owned and controlled by us, including WEBSITE (collectively referred to herein as the "Website"). Please read this notice carefully to understand what we do. If you do not understand any aspects of our Privacy Policy, please feel free to contact us.
2. **THIS WEBSITE.** This Privacy Policy applies only to information we collect at and through the Website. Our Website may also contain links to third party sites that are not owned or controlled by LYC and we are not responsible for the privacy practices of such other sites. Please be on notice that when you leave our Website you should review the privacy statements of each and every website that collects personal information. Terms of Use. Please note that your use of our Website is also subject to our Terms and Conditions.
3. **INFORMATION THAT THE COMPANY COLLECTS.**
 - o We collect personal identifiable information ("PII"), including, but not limited to, non-public personal information that you provided as well as other types of personally identifiable information from you and from other sources as described herein which may include your name, address, telephone number, email address, social security number, date of birth, employment information, your bank account information, etc (collectively, "Your Information"). Our primary goal in collecting your Information also helps us personalize and improve your customer experience with us. In addition, we use Your Information to accommodate and assist in your request to access to direct lenders and third party service providers for products and services you are or may be interested in. This may include sharing Your Information with non-affiliated third parties. Please note that third parties that receive Your Information maintain their own privacy policies and policies regarding information sharing and you should contact their third parties directly regarding their policies and to limit their sharing of Your Information.
 - o In addition, we collect and/or track the following types of information: (i) Information we receive from you on applications or other forms, such as transaction documents, bank statements, employment verification forms, sales documents, online forms, e-mails, registration forms, surveys, or other documents or submissions related to the products and services we provide, including your name, address, telephone number, social security number, driver's license number, email address, employment information, demographic information, bank account information, and information about your assets, debts and income, (ii) information about your transactions with us, our affiliates such as your account history, transaction balances, payment history, overdraft history, parties to transactions, and your reasons for doing business with us; (iii) information we receive from third parties, such as consumer reporting agencies and other lenders, regarding your credit worthiness and credit history, and to verify your identity; (iv) information we obtain to verify representations made by you, such as your employment history or income; (v) Information obtained from home server domain names, IP address, type of client computer, and type of Web browser; vi) Information you provides via email, documents or online application or to any representatives.
 - o Information You Provide to Us. We collect information you provide to us, for example when you create or modify your account, register to use our Website, purchase products or services from us, request information from us, contact customer support, or otherwise communicate with us. This information may include: Name; Home address; Email address; Home, work; and mobile telephone numbers; Credit card number; Bank and/or other account numbers; Date of Birth; Social Security Number; Driver's License or other national, state, or government ID numbers; and Salary and other financial information. If information is provided to a third party website, it may be collected by us.
 - o Information We Collect Automatically. Location Information and Your Internet Protocol (IP) address.
 - o Information We Collect Through Your Use of our Website: Google Analytics. We may use Google Analytics or a similar service which is web analytics service provided by Google, Inc. ("Google") to collect certain information relating to your use of the Website. Google Analytics uses "cookies". These can be text files placed on your computer, to help the Website analyze how users use the site. Please find out more about how Google uses data when you visit our Website at "How Google uses data when you use our partners' sites or apps", or go to [https://www.google.com/policies/technologies/marketing-analytics/](#). We may also use Google Analytics Advertising Features to provide you with interest-based advertising based on your online activity. For more information regarding Google Analytics please visit Google's website, and pages that describe Google Analytics, such as [https://www.google.com/policies/technologies/marketing-analytics/](#).
 - o Information Collected Through Cookies and Similar Technologies. We and our service providers may use cookies, web beacons, and other technologies to receive and store certain types of information whenever you interact with our Website through your computer or mobile device. A cookie is a small file containing a string of characters that is sent to your computer when you visit a website. When you visit the Website again, the cookie allows the Website to recognize your browser. Cookies may store unique identifiers, user preferences and other information. You can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, some Website features or services may not function properly without cookies. We use cookies to improve the quality of our service, including for storing user preferences, tracking user trends and providing relevant advertising to you.
 - o No Information From Children Under Age 18. If you are under the age of 18, please do not try to register with us at this Website or provide any personal information about yourself to us. If we learn that we have collected personal information from a child under the age of 18, we will promptly delete that information.
4. **HOW THE COMPANY USES AND SHARES YOUR INFORMATION**
 - o To Provide Products, Services, and Information. We collect information from you so that we can provide loan products and services that you apply for using the Website, provide information that you request from us, and setup your online account so you can manage your account on account details online. We may use your personal information to contact you about your account, evaluate your credit, underwrite your loan, fund your loan, make payments on your loan, and to setup your online account. We may send you information

about our products and services, and new offerings.

- o **Credit Bureaus.** We may share your information about you and your account to credit reporting agencies and bureaus. This may include both on-time and late payment, missed payment, or other defaults on your account, and this information may be reflected on your credit history and or report.
 - o **Sharing with Third Parties.** We may provide information to third party service providers that help us operate and manage our Website. These service providers will have access to your personal information in order to provide these services, but when this occurs we implement reasonable contractual and technical protections to limit their use of that information to helping us provide the service.
 - o **Advertising.** We may use how you browse and shop in order to show you ads for DC that are more relevant to your interests. We may use cookies and other information to provide relevant interest-based advertising to you. Interest-based ads are ads presented to you based on your browsing behavior in order to provide you with ads more tailored to your interests. These interest-based ads may be presented to you while you are browsing our site or third-party sites not owned by the Company.
5. **YOUR CONSENT.** In addition to the sharing described elsewhere in this Policy and in your loan documents, your personal information may be shared with companies, organizations or individuals outside of the Company when we have your consent to do so.
6. **INFORMATION ACCESS AND YOUR CHOICES.** You can access and update certain information we have relating to your online account by logging into your account and accessing preference/setting on the Website. Any questions about personal information we have about you or need to update your information, please contact the Company as the number or email provided on the contact us page. You have the ability to opt-out of receiving marketing and promotional e-mails from the Company by choosing the opt-out or unsubscribe feature contained in the e-mails.
7. **ACCOUNT CLOSURE.** If you have paid off your balance in full you can close your account at any time. You can ask for your account be closed through email, phone, U.S. mail. If you close your account, certain information may be retained by the company for marketing or advertisement purposes. Also a copy of the information is maintained for record keeping purposes, and to avoid identity theft or fraud.
8. **NOTICE OF FURNISHING NEGATIVE INFORMATION.** WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS OR CREDIT REPORTING AGENCIES. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT OR OTHER REPORTS THAT CONTAIN INFORMATION ABOUT YOUR CREDIT, CREDIT HISTORY OR PAYMENT HISTORY.
9. **EMAIL, COMMUNICATIONS AND TELEMARKETING.** By registering, using or submitting Your Information on this Website, you may receive telemarketing emails or calls on your mobile number in response to your information provided that you gave your express consent to receive calls. You expressly acknowledge that Company may provide Your Information to Third-Parties for promotional offers and marketing by email or telemarketing calls. We may advertise, directly or indirectly, to you using telephones and cell phones even if your telephone number or cell phone number is maintained on a state or federal do not call registry. By using our Website, you agree that such usage and requests for products and services constitutes a purchase, an inquiry and/or an application for purposes of the Amended Telemarketing Sales Rule, 16 CFR §310 et seq. (the "ATSR") or the Telephone Consumer Protection Act as amended (TCPA). Also you authorized us to contact you via telemarketing in accordance with the ATSR or TCPA.
10. **SMS COMMUNICATION.**

Use of Your Data: By opting in, you agree that we will use your mobile number and consent data solely to send you text messages related to the Cashlane Text Alerts Program. These messages may include loan servicing updates, payment reminders, promotional offers, marketing communications, account updates, loan status alerts, or other account-related notifications.

No Third-Party Marketing: We do not sell, rent, or share your SMS consent data for unrelated marketing purposes. Your information may only be shared with trusted service-delivery partners as required to operate our SMS platform..

Your Rights: You may access, correct, or request deletion of your phone number and opt-in record at any time by contacting us at <https://cashlane.net/privacy-policy/>.

Data Retention & Security: We retain SMS consent records for a minimum of 5 years and store them using industry-standard security measures.

Policy Linkage: This Privacy Policy is linked on all SMS opt-in forms.

Questions or Concerns: For any privacy-related questions, please email us at reply@mail.cashlane.net or call 888-729-4929.

11. **INFORMATION AND SECURITY.** We use industry standard physical, technical and administrative security measures and safeguards to protect the confidentiality and security of your personal information. However, no measure of security and the Internet is 100% secure, the Company does not warranty or guarantee the security of any information you transmit to us. It is possible that information may be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards. You are encouraged and it is your responsibility to protect the security of your login and password information.
12. **LEGAL MATTERS.** We will share personal information with third party companies, organizations or individuals outside of the Company if we have a good-faith belief the disclosure, use or access to the information is reasonably necessary to: i) Meet any applicable law, regulation, subpoena, legal process or enforceable governmental request. ii) Enforce applicable Terms of Use, including investigation of potential violations., iii) prevent, discover or find out fraud, security or technical issues, or iv) Protect against harm to the rights, property or safety of the Company, our users, customers or the public as required or permitted by law.
13. **USE OF AUTO-DIALERS.** Use of Auto-Dialers — CASH LANE, and/or our affiliates, may contact you via text messages and/or telephone calls at the telephone number you provided using auto-dialers and/or pre-recorded messages.
14. **OTHER INFORMATION.** If we extend credit to a consumer, or guarantee credit offered to a consumer by an unaffiliated 3rd party lender, we will consider the bank account information provided by the consumer as eligible for us to process payments against. In addition, as part of our information collection process, we may detect additional bank accounts under the ownership of the consumer. We will consider any information collected about these additional accounts as part of the consumer's application and may use such information in our underwriting processes.

Please feel free to contact us with any questions:

If you have any questions, concerns, complaints or suggestions regarding our Privacy Policy or otherwise need to contact us, please contact us at the email or number provided at the Top of this Privacy Policy.