

PRIVACY POLICY - CASH LANE LLC

Cash Lane Missouri LLC, Cash Lane Utah LLC, (collectively referred to as "Cash Lane")

ADDRESS:

233 3rd Street N

Suite 203

St. Petersburg, FL

3370

- Contact us: 888-729-4929 / admin@cashlaneholdings.net

THE PRIVACY POLICY

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).

Terms and Conditions

Please be sure to review The Terms and Condition of the Use of this Website. Click [here](#).

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.

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 at EMAIL.
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 Condition.
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.

INFORMATION THE COMPANY COLLECTS	HOW THE COMPANY SHARES YOUR INFORMATION
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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, ect (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.

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.

b. 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.

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.

<p>c. 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.</p> <p>d. <u>Information We Collect Automatically.</u> Location Information and Your Internet Protocol (IP) address.</p>	<p><u>Sharing with Third Parties.</u> 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.</p>
<p>e. <u>Information We Collect Through Your Use of our Website: Google Analytics</u> 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 www.google.com/policies/privacy/partners/). 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 www.google.com/analytics/learn/privacy.html.</p>	<p><u>Advertising.</u> We may use how you browse and shop in order to show you ads for LYC 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.</p>

f. 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.

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.

Please note that this Privacy Policy is supplemented by Cash Lane, LLC’s Online Privacy Policy which describes our online practices and applies to anyone who visits our website and/or any Cash Lane-branded sites or pages. Please refer to that document to understand how Cash Lane manages personal information provided to Cash Lane through our website.

FACTS

WHAT DO CASH LANE HOLDINGS CASH LANE UTAH LLC, CASH LANE MISSOURI LLC, CASH LANE TEXAS LLC (COLLECTIVELY REFERRED TO HERE AS “CASH LANE”) DO WITH YOUR PERSONAL INFORMATION?

WHY?

Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?	<p>The type of personal information we collect and share depends on the product or service you apply for with Cash Lane. This information can include:</p> <ul style="list-style-type: none"> - Social Security Number and bank act info - Account balances and income - Payment history and credit history
HOW?	<p>All companies need to share customers' personal information to operate their day to day. In the section below, we list the reasons companies can share their customers' personal information; the reason Cash Lane chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal informato	Does Cash Lane share?	Can you limit this sharing
Every Day Purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
To - offer our products and services to you	Yes	No

Reasons we can share your personal information	Does Cash Lane share?	Can you limit this sharing
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

If you are a new customer, we can begin sharing your information 30 days from the date you are made aware of this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing:

- Phone Number: [888-729-4929](tel:888-729-4929)
- Email: admin@cashlaneholdings.net

WHO ARE WE?

Who is providing this notice?	Cash Lane, and its Affiliates, is providing this notice, and it applies to all loans and lines of credit made, arranged, serviced or guaranteed by Cash Lane and its Affiliates, and all products and services offered in connection with such loans and lines of credit.
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WHAT WE DO

<p>How does Cash Lane protect my personal information??</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Cash Lane collect my personal information??</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - apply for a loan or line of credit - give us your income information - tell us where to send the money - provide account information - provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on the account</p>

DEFINITIONS

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Cash Lane Holdings LLC Cash Lane Texas LLC Cash Lane Missouri LLC Cash Lane Utah LLC</p>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates we share with can include other lenders and direct marketing companies.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners can include institutions such as other lenders or marketers.</p>

MORE -

Other Information	<p>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.</p>
Use of Auto-Dialers	<p>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.</p>