California Privacy Supplement

The state of California requires certain companies to provide privacy information to individuals who are residents of California. If you are not a resident of California, you can disregard this supplement.

Below is the information we are required by the State of California to share with you:

The following Disclosure and Privacy Policy Supplements, supplement the privacy disclosures and policies of Rely Credit of California which you can find at www.relycredit.com (collectively, "we," 'us" or "our") and apply solely to visitors, users, and others who are residents of the state of California ("consumers," or "you"). Rely Credit adopted these California supplements to comply with California privacy laws. Any terms defined in the CCPA have the same meaning when used in these supplements.

1. Personal Information We Collect

We collect information that identifies, relates to, describes, or could reasonably be linked, directly or indirectly, with a particular consumer ("personal information").

1.1 Categories of Personal Information We Collect

In the last 12 months, we collected the following categories of personal information:

- "Identifiers" such as name, alias, address, unique identifier, internet protocol address, email address, account number, Social Security Number, or government identification number;
- "Other Personal Information" such as name, signature, Social Security Number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, or medical information. Some personal information included in this category may overlap with other categories;
- "Commercial Information" such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- "Internet or Network Activity" such as browsing history, search history, information on a consumer's interaction with a website, application, or advertisement;
- "Geolocation Data" such as physical location or movements; and
- "Inferences" drawn from other personal information such as profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

1.2 How We Obtain Your Personal Information:

- Directly and indirectly from you based on activity on our website
- For example, from registration on our website, or submissions on our website, website usage details and other automatically collected information

1.3 How We May Use Your Personal Information:

We may collect, use, or disclose sell the personal information we collect for one or more of the following purposes:

1. Performing services on behalf of us, including maintaining or servicing accounts, providing customer service, processing transactions, providing the services and products available on our

site, providing advertising or marketing services, or providing analytic services. This includes:

- a. to fulfill or meet the reason for which the information is provided;
- b. to provide you with information, products, or services that you request from us;
- c. to provide you with email alerts and other notices concerning our products or services, or events or news, that may be of interest to you; and
- d. to carry out our obligations and enforce our rights arising from any into by us.
- 2. Undertaking internal research for technological development and demonstration
- 3. Debugging to identify and repair errors that impair existing intended functionality
- 4. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
- 5. Auditing related to a current interaction with a consumer or our customers, and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards
- 6. Undertaking activities to verify or maintain the quality or safety or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the us
- 7. For short-term, transient use, where the personal information is not disclosed to third parties to build a profile about consumers or to alter consumer's online experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction
- 8. To comply with our legal or regulatory obligations

1.4 How We May Disclose Your Personal Information:

We may disclose your personal information to a service provider or third party. When we disclose personal information to a service provider, we enter into a contract that describes the purpose and requires the service provider to keep the personal information confidential and not use it for any purpose except performing the services described in the contract or as provided for in the CCPA. Examples of who we share with include:

- Our service providers.
- Third parties:
 - With <u>advisors</u> such as lawyers, banks, investors, and insurers, we share Identifiers, Other Personal Information, Commercial Information, Internet or Network Activity, Geolocation Data, and Inferences.
 - With governmental and regulatory agencies, we share Identifiers, Other Personal Information, Commercial Information, Internet or Network Activity, Geolocation Data, and Inferences.
 - With <u>data analytics providers</u>, we share Identifiers, Other Personal Information, Commercial Information, Internet or Network Activity, Geolocation Data, and Inferences.

1.5 Sale of Personal Information:

We do not sell your personal information. We do not knowingly sell the personal information for California residents under the age of 16.

4. Do Not TRACK SIGNALS

Do Not Track is a web browser setting that requests websites and applications to disable their tracking of an individual user. Our site responds to Do Not Track settings in your browser.

5. Changes to THESE CALIFORNIA DISCLOSURES AND Privacy Policy

We reserve the right to amend these California Disclosures and Privacy Policy at our discretion and at any time. If we make material changes, we will notify you through a notice on our website homepage, www.relycredit.com.

6. How to Contact Us

If you have any questions or comments about these disclosures and privacy policy, the ways in which we collect, use, or disclose your personal information, your rights regarding your personal information, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Privacy Support E-Mail: privacy@relycredit.com

Postal Address: Rely Credit Attn: Privacy 7750 N MacArthur Blvd, Suite 120 #199 Irving, TX 75063-7501

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