

# CAPITAL FINANCE PRIVACY DISCLOSURES

## Information Collection & Use

### Registration

In order to use this Web site, you do not need to complete the registration form and/or create a user name and password. We use this information to contact you about the services on our site in which you have expressed interest. You have the option to provide demographic information (such as income level and gender) to us; we encourage you to submit this information so we can provide you a more personalized experience on our site.

Capital Finance is the sole owner of the information collected on this site. Capital Finance collects personally identifiable information from our users at several different points on our Web site.

### Services

If you purchase a service from us, we request certain personally identifiable information from you on our order form. You must provide contact information (such as name, email, and address) and financial information.

### Application Forms

If you apply for a loan or service requiring financial information on our site, we require that you provide certain personally identifiable information, including your name, address, phone number, and Social Security number. This information is necessary to process your application and to contact you.

### Social Security Numbers

We may require your social security number to provide the services offered on this site.

### Surveys

From time-to-time we may provide you the opportunity to participate in surveys on our site. If you participate, we will request certain personally identifiable information from you. Participation in these surveys is completely voluntary and you therefore have a choice whether or not to disclose this information. The requested information typically includes contact information (such as name and shipping address), and demographic information (such as zip code).

We may use a third party service provider to conduct these surveys; that company will be prohibited from using our users' personally identifiable information for any other purpose. We will not share the personally identifiable information you provide through a survey with other third parties unless we give you prior notice and choice.

### Newsletters

If you wish to subscribe to our newsletter(s), we will use your name and email address to send the newsletter to you. Out of respect for your privacy, we provide you a way to unsubscribe. Please see the "Choice and Opt-out" section.

### Service-related Announcements

We will send you strictly service-related announcements on rare occasions when it is necessary to do so. For instance, if our service is temporarily suspended for maintenance, we might send you an email.

Generally, you may not opt-out of these communications, which are not promotional in nature. If you do not wish to receive them, you have the option to deactivate your account. [You may opt-out of these communications. Please see "Choice and Opt-out."]

### Customer Service

Based upon the personally identifiable information you provide us, we will communicate with you in response to your inquiries, to provide the services you request, and to manage your account. We will communicate with you by email or telephone, in accordance with your wishes.

### Profile

We may store information that we collect through cookies, log files, clear gifs, and/or third party sources to create a "profile" of your preferences. We do not tie your personally identifiable information, and [or] your purchasing history, to information in the profile, in order to provide tailored promotions and marketing offers and to improve the content of the site for you. We do not share your profile with other third parties.

### Supplementation of Information

In order to provide certain services to you, we may on occasion supplement the personal information you submitted to us with information from third party sources.

#### *Credit Check*

To determine if you qualify for one of our services, we may use your name and social security number to request a credit report. Once we determine your credit-worthiness, we destroy this document.

## **Information Sharing and Disclosure**

### Aggregate Information (non-personally identifiable)

We do not share aggregated demographic information about our user base with our partners and advertisers. This information does not identify individual users. We do not link aggregate user data with personally identifiable information.

### Personally identifiable information:

We DO NOT Share Personally Identifiable Information with Third Parties

### Legal Disclaimer

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our Web site

## **Choice/Opt-out**

We provide you the opportunity to 'opt-out' of having your personally identifiable information used for certain purposes, when we ask for this information. For example, if you purchase a product/service but do not wish to receive any additional marketing material from us, you can indicate your preference on our order form. If you no longer wish to receive our newsletter and promotional communications, you may opt-out of receiving them by following the instructions included in each newsletter or communication or by emailing us.

## **Log Files**

As is true of most Web sites, we gather certain information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data.

We use this information, which does not identify individual users, to analyze trends, to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole. We do not link this automatically-collected data to personally identifiable information.

## **Cookies**

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We do not use cookies on this site. Some of our business partners (e.g., advertisers) may use cookies on our site. We have no access to or control over these cookies. See "Third Party Advertisers." This privacy statement covers the use of cookies by this site only and does not cover the use of cookies by any advertisers. [See the "Third Party Advertisers" section.]

## **Clear Gifs (Web Beacons/Web Bugs)**

Our third party advertising partner may employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs to our customers' personally identifiable information.

## **Third Party Advertisers**

The ads appearing on this Web site are delivered to users by our advertising partner(s). Google, as a third party vendor, uses cookies to serve ads on your site. Google's use of the DART cookie enables it to serve ads to your users based on their visit to your sites and other sites on the Internet. Users may opt out of the use of the DART cookie by visiting the Google ad and content network privacy policy.

We use third-party advertising companies to serve ads when you visit our website. These companies may use information (not including your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you.

## **Links to Other Sites**

This Web site contains links to other sites that are not owned or controlled by Capital Finance. Please be aware that we, Capital Finance, are not responsible for the privacy practices of such other sites. We encourage you to be aware when you leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information. This privacy statement applies only to information collected by this Web site.

## **Security**

The security of your personal information is important to us. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

## **Business Transitions**

In the event Capital Finance goes through a business transition, such as a merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via [email] [prominent notice on our Web site for 30 days] of any such change in ownership or control of your personal information.

## **Changes in this Privacy Statement**

If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.

## **Contact Us**

If you have any questions or suggestions regarding our privacy policy, please contact us at: (760) 666-8366.