

S.O.S. Loans is committed to safeguarding the individual privacy rights of all of its customers. S.O.S. Loans strongly believes that it has a responsibility to protect from disclosure to any unauthorized parties, your nonpublic and personal information. This policy applies to each and every customer. Therefore, S.O.S. Loans has adopted and implemented this privacy policy to protect your account and your personal information.

### **Information Collection & Sharing**

S.O.S. Loans will collect the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, date of birth, social security number, contact information, income and obligations;
- Information we receive from you about your transactions with us, our affiliates, or others, such as prior loans, terms, payoffs, and payment history;
- Information we receive from consumer reporting agencies, such as your credit history and credit worthiness; and
- Information we receive as a result of verifying your information with non-affiliated third parties, such as employment history and loan balances.

By visiting the S.O.S. Loans website third parties may place cookies on your browser for targeted advertising purposes. The types of data that these third parties use for targeted advertising are your IP Address, cookie identifiers and website activity. This data may be used by the third parties to target advertising on other sites based on your online activity. You may opt out of receiving any or all of this targeted advertising by visiting either of the following:

[Digital Advertising Alliance \(DAA\):](#) Consumer Choice Page

[Network Advertising Initiative \(NAI\):](#) Consumer Opt-out Page

Further, we do not disclose any nonpublic personal information that we collect about our customers or former customers, as described above, to anyone, except as permitted by law.

### **Security Policy**

Securing of a customers' nonpublic personal information is very important to S.O.S. Loans and our employees must sign a privacy pledge acknowledging that they are aware of S.O.S. Loans' policy regarding the use of and disclosure of customer information. Furthermore, S.O.S. Loans has implemented various security measures to protect our customers' personal information from loss, misuse, or alteration. When customers send their personal identifying information to S.O.S. Loans via the S.O.S. Loans website, S.O.S. Loans requires that a secure session be established first, using Secure Socket Layer (SSL) technology supporting up to 256-bit encryption to prevent unauthorized persons from viewing any private information being transmitted during your application process. Information transmitted between the S.O.S. Loans server and your computer must be sent only while in a secure mode or S.O.S. Loans will have no responsibility for any loss or exposure of personally identifying information to unauthorized third parties during a secure SSL session, data passed between the customer's computer and S.O.S. Loans servers are secured through the use of public key cryptography. The customer's computer exchanges key information with S.O.S. Loans servers to create a private conversation that only the customer's computer and S.O.S. Loans servers may understand. To benefit from SSL protection, customers must use a browser with SSL capabilities. This method of information transfer will apply when the customer is entering in personal information, execution of and submittal of the online promissory note, for validation and verification purposes during your communications through our server and processing systems.

While using the S.O.S. Loans website, customers will be notified upon entering and leaving a secured session, unless the setting is turned off on the customers' browser. After leaving a secured session,

information transmitted to S.O.S. Loans will not be secure. For security purposes, S.O.S. Loans uses special software programs to monitor web site traffic and to identify unauthorized attempts to upload or change information or otherwise to cause damage to S.O.S. Loans websites. These programs do not collect personally identifying information about customers, but do enable S.O.S. Loans to collect information allowing S.O.S. Loans to identify website users attempting to tamper with S.O.S. Loans websites. S.O.S. Loans has policies in place against the misuse, misappropriation, unauthorized access, tampering, damage, destruction, or unlawful utilization of S.O.S. Loans websites and computer systems and will seek the maximum enforcement of state, federal, and international criminal and civil laws against any individual engaging in such activity. Please note that when customers send electronic mail messages (e-mail) to S.O.S. Loans, the customers' messages will contain the customers' return e-mail address. Thus, S.O.S. Loans may utilize customers' e-mail addresses in responding to customer inquiries and the content of customers' e-mail in formulating a response. S.O.S. Loans will permanently record and store any substantive e-mail received from its customers. Customer e-mail sent to S.O.S. Loans is not necessarily secure against interception. Do not initiate communication with S.O.S. Loans by email if your communication will include nonpublic personal information like your Social Security Number, bank account number, or other personally identifying information that you wish to protect. Although S.O.S. Loans strives to protect and secure information submitted to it over the internet, your use of this website is strictly at your own risk. S.O.S. Loans makes no representations that it can guarantee the security of any information sent by the users of this website during an unsecured session. S.O.S. Loans protects the security of its servers but cannot be responsible for any virus, spy ware, ad ware, malicious codes and /or hacker activity that may result in damage to your computer or theft of your identifying information.

#### **Additional Security Feature of Shared Secrets**

Shared secrets are a security method for accessing confidential information. A shared secret is something known only to the user and the holder of the confidential information. Shared secrets usually consist of a user ID and password. These shared secrets allow the user to log into the site of the holder of confidential information such as a Credit Card issuer or financial institution. Shared secrets are necessary for a safe and dependable online authentication procedure. In order to minimize potential compromise of your shared secrets, you should create passwords that are a combination of both letters and numbers.

#### **Information Retention Policy**

S.O.S. Loans will maintain electronic and hardcopy loan application information for funded/closed/withdrawn and declined loans for a period of years in accordance with all mandated federal and State Laws. If you would like to receive copies of any such information, you must notify S.O.S. Loans in writing with your request so that the proper authentication and forwarding information can be verified.

#### **USA Patriot Act**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a loan account. What this means to you: When you open a loan account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

The information being requested and observed is for compliance with the requirements of Section 326 of the USA Patriot Act implementing customer identification and verification requirements. This information in no way will be used in making the credit decision on your completed application.

