S.O.S. LOANS, INC.

USA PATRIOT ACT / CUSTOMER IDENTIFICATION PROGRAM (CIP) NOTICE

Lender / Broker: S.O.S. Loans, Inc.

NMLS ID: 2222125 | **DFPI CFL License No.:** 603F428

Physical Address: 3655 Torrance Blvd, Suite 460, Torrance, CA 90503

Toll-Free: 1-800-503-6648 | **Email:** customerservice@sosloans.com

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR APPLYING FOR CREDIT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions and licensed lenders to obtain, verify, and record information that identifies each person who opens an account or applies for a loan.

1. What This Means for You

When you apply for a personal loan or credit transaction with S.O.S. Loans, Inc., we will ask for your legal name, physical street address, date of birth, Social Security Number (or Individual Taxpayer Identification Number), and other identifying information that will allow us to identify you.

2. Information and Documentation We May Request

In accordance with Section 326 of the USA PATRIOT Act (31 U.S.C. § 5318) and our Customer Identification Program (CIP), we may ask to see, collect, and verify:

- **Government-Issued Photo ID:** A current, unexpired California Driver's License, state-issued identification card, or U.S. Passport.
- **Proof of Address:** Recent utility bills, lease agreements, or bank statements verifying your current physical residential address.
- **Third-Party Verification:** Electronic database validation through consumer reporting agencies, public record aggregators, and identity verification networks.

3. Purpose and Data Protection

All identifying information and documentation collected under this requirement will be used solely for identity verification, fraud prevention, and anti-money laundering (AML) regulatory compliance. Your information will be encrypted, stored securely, and protected in accordance with the Gramm-Leach-Bliley Act (GLBA), the California Consumer Privacy Act (CCPA), and S.O.S. Loans, Inc.'s Privacy Policy.

4. Electronic Acknowledgment & Authorization

By checking the acknowledgment box on the online credit application and clicking the **"Submit Application"** button:

1. You certify that you have read, understood, and received this USA PATRIOT Act / Customer Identification Program Notice.
2. You certify that all identifying details, personal data, and documentation provided during the application process are true, complete, and accurate.
3. You authorize S.O.S. Loans, Inc. and its authorized service providers to perform electronic identity verification and fraud screening checks.