

Our Privacy Policy

We respect and value your privacy. The purpose of this policy is to provide you with a comprehensive description of our practices in the collection, use, and disclosure of your personal information in connection with your use of our website(s), microsite(s), mobile website(s), and mobile applications (“Sites”) and information we collect from you or third parties through any other means to provide our services or perform other business activities (“Services”). In this policy, the terms “Signalending, LLC,” (“SL”) “company,” “us,” “we,” and “our” refer to Signalending, LLC its subsidiaries, and affiliates. By using the Sites and/or Services, you agree to the terms of this privacy policy. For other terms and conditions of using this site, www.signalending.com

Information Collection

We collect information that personally identifies, relates to, describes, or is capable of being associated with you (“Personal Information”), including:

- Personal identifiers such as name, social security number, date of birth, telephone number, physical address, and email address;
- Professional or employment information;
- Commercial or financial information such as your loan details, payment history, and bank account number;
- Geolocation data such as geographic location indicators obtained when you interact with our Sites; and
- Internet & network information including make, model, settings, and specification of the device, geographic location, as well as the date/time stamp, IP address, pages visited, time of visits, content viewed, ads viewed, the site(s), application(s), destination(s), or service(s) you arrived from, and other clickstream data.

We collect this information from the following sources:

- Consumer-reporting agencies; and
- Our affiliates and business partners
- From you, including via the credit application page located at

www.signalending.com

Voluntary Disclosure

We may ask you to provide us with Personal Information when you communicate with us (online or offline), purchase a vehicle from us, apply for a loan or credit, purchase a vehicle service contract from us, receive a quote for auto insurance, participate in consumer surveys, sweepstakes or contests, and at other times. You are not required to provide us your Personal Information; however, if you choose not to provide the requested information, you may not be able to use some or all of the features of the Sites or Services, or we may not be able to fulfill your requested interaction.

Third-Party Data Sources

We may collect Personal Information from third-party data sources such as data brokerages, insurance companies, consumer reporting agencies, marketing/advertising agencies, analytics firms, telecommunications providers, and government agencies.

Third-Parties that Collect Information on our Sites

If you choose to access, visit, or use any third party service(s), that may be integrated with or linked to Signalending's website, we may receive personal information about you and your computer or other devices made available to those Services, including information about your contacts on those services. Your decision to use third party services in connection with SL is voluntary. SL does not operate the third party services or links and is not responsible for the privacy protection or content outside of the SL website. Any Personal Information obtained by SL from these third party service(s) will be governed by this privacy policy.

Information Use

We use personal information you supply to provide you with information or Services you have requested. We may also use the information to communicate with you about our current products and services, our new features, products, or services, or to improve the services that we offer by tailoring them to your needs. We may also use this information to respond to governmental or other legal requests and we may otherwise share the information with our affiliates for any of these purposes.

We may also use the information we collect about you, your computer, or other device for any lawful business purpose, including without limitation, to help diagnose problems with our servers, to gather broad demographic information, analyze trends, track users' movements around the website, and to otherwise administer the website, including to increase and enhance the security of our Sites.

We and our service providers use analytics to analyze traffic to this website to help us better understand our customers' and visitors' experience. We may also use local device storage and tracking technologies, including cookies, to customize, evaluate, and improve our services. For more information about how we use cookies and similar technologies please see our [Cookie Policy](#).

Information Sharing

We may share information about you, your computer, or other device, with our parent, subsidiaries, and affiliates. We may also share your information with unaffiliated parties so that we may conduct our business, and so we, or the unaffiliated parties, may offer you products and services. There are also times when you may provide information about yourself to us in areas that may be managed or participated in by third parties. In such cases, the information may be used by us and such third parties, each pursuant to its own policies. While we may seek to require such third parties to follow appropriate privacy

policies and will not authorize them to use this information except for the express purpose for which it is provided, we are not responsible for any actions or policies of third parties.

We may, disclose certain information to government agencies, consumer-reporting agencies, and other outside parties as permitted or required by the Federal Privacy Act and other applicable laws, for example, to cooperate with governmental, law enforcement, or other investigation(s) or legal proceedings. We reserve the right to use, sell, transfer, and share data about our users for any lawful business purpose.

Transfer of Information

Your information may be transferred to and maintained on servers and databases located outside of your State, province, or other governmental jurisdiction where the privacy laws may be different and may not be as protective as your jurisdiction. We may transfer your information to and from any state, province, or other governmental jurisdiction, and process it in the United States or elsewhere. We may transfer any information we have about you in connection with a change in corporate control, including but not limited to a merger or sale (including transfers made as part of insolvency or bankruptcy proceedings) involving all or part of SL or as part of a corporate reorganization or stock sale. Your consent to this privacy policy followed by your submission of such information represents your agreement to any such transfer.

Information Security

SL uses reasonable security standards to secure your information. Because no data transmission is completely secure, and no system of physical or electronic security is impenetrable, however, we cannot guarantee the security of the information you send to us or the security of our servers, networks or databases.

Kids and Parents

Our website is intended for users who are 16 years or older. We do not knowingly collect information from children under 16 years old. If you are a parent or legal guardian and think your child under 16 has given us information, you can call us at (860) 432-7177 or by EMAIL info@signalending.com. If we learn that we have collected the information of a child under 16, we will delete such information from our records.

California Privacy Rights

If you are a California resident, you may have additional privacy rights. For a complete discussion of such rights, please see our [California Rights and Disclosures](#).

Assistance to Victim of Identity Theft

If you suspect that someone has had unauthorized access to your account with us or access to your personally identifiable information, you should report this crime to your local law enforcement agency and to the Federal Trade Commission (FTC). To speak

with a trained FTC telephone counselor, call toll-free 1-877-IDTheft ([1-877-438-4338](tel:1-877-438-4338)). Or, to enter information about your complaint into a secure FTC online database, visit <https://www.consumer.gov/idtheft>. The site also provides links to consumer education materials.

Notification of Changes

These practices and policies are subject to change, but we will communicate any material changes to you. The practices and policies in this disclosure replace all previous privacy notices or statements of SL.

Contacting the Web Site and the Privacy Policy Coordinator

Compliance Team, 45 Industrial Park Road West, Tolland, CT 06084 or by EMAIL info@signalending.com Make sure to include enough information so that we can help you, such as your name, contact information, and the specific website mobile site, application, and/or other service you are contacting us about.

If you do not agree to the terms contained in this privacy policy, you must immediately exit the website.