

## **FIGORE PRIVACY POLICY**

Last modified: October 2022

Prosource Finance, LLC dba FiQore (hereinafter “FiQore”), is committed to keeping any and all personal information collected from customers, partners or consumers who visit or use our sites, software, data or services accurate, confidential, secure and private. Our privacy policy has been designed and created to ensure customers, partners and consumers of FiQore of our commitment and realization of our obligation not only to meet, but to exceed most existing privacy standards.

Therefore, this Privacy Policy applies to FiQore and its subsidiaries, sites, software, data and services, and thus it shall govern any and all data collection and usage thereof, and through your use of or access to FiQore’s sites, software, data and services, you are hereby consenting to the following data procedures expressed within this Policy.

### **PERSONAL INFORMATION**

Personal information is information about you that identifies you as an individual. The personal information we collect depends on how you interact with us, the products and services you subscribe to and the selections you make.

### **DATA COLLECTION**

Some of our services require you to register for a customer account or complete an application. FiQore may ask for your personal information including, but not limited to, your name, email address, banking information, credit history and other demographic data required to deliver the services you have requested. For certain services, we may request credit card or other payment information. When you contact us to schedule a demo or for information about our services, we may also collect information about your job description (such as your position, role or title), company or industry, the state or country where you reside, and a phone number. When you use or access FiQore’s sites, software, data and services, some information may be collected automatically. For example:

- Some services may collect information about your devices and browsers, including types of operating systems, versions, preferences, settings, Internet Protocol (“IP”) addresses, and geolocation.
- Server logs are used to automatically record device information as well as your interactions with our Site such as what time of day you visited. In the event of a problem with our services, information in the logs allow us to diagnose and resolve the problem.
- Cookies and pixel tags may also be used to track online activity. See our Cookie Policy for more information.

### **DATA USE**

FiQore may collect and may make use of personal information to assist in the operation of our business and to ensure delivery of the services you need and request. At times, we may find it necessary to use personally identifiable information to support, secure, troubleshoot, improve or personalize our operations and services. We may also use your personal information as a means to keep you informed of other possible products and/or services that may be available to you from FiQore or it’s third-party affiliates. FiQore may also be in contact with you with regards to completing forms, applications, surveys and/or research questionnaires related to services

delivered to you, or your opinion of current or potential future services that may be offered.

In the course of carrying out our business commitments to you, we may combine data that we collect from different sources to give you a more seamless, consistent, and personalized experience.

FiQore may disclose your personal information, without prior notice to you, only if required to do so in accordance with applicable laws and/or in a good faith belief that such action is deemed necessary or is required in an effort to:

- Remain in conformance with any decrees, laws and/or statutes or in an effort to comply with any process which may be served upon FiQore and/or our website;
- Maintain, safeguard and/or preserve all the rights and/or property of FiQore; and
- Perform under demanding conditions in an effort to safeguard the personal safety of users of FiQore.com and/or the general public.

We may have agreements with other parties to provide you with specific additional services, including, without limitation, third-party partners, applications or other hosted services. When you use such services, we may share personally identifiable information with such parties. In such cases, we will use reasonable efforts to restrict the information provided to the information necessary for the provision of such services.

If you provide personal information to us for the purposes of a financial service, please note we are a licensed finance company, not a lender or a broker. When you submit a credit inquiry or loan request form using our services, we may share your inquiry or request and related information with one or more consumer finance lending institutions and/or other lenders and dealers to evaluate your request in accordance with their terms and requirements. You authorize those consumer finance lending institutions and other lenders or dealers to access your credit report in order to evaluate your credit history and loan request and to verify the information in your request.

We may also share the information you provide through a vehicle purchase inquiry, credit inquiry, or loan request using our services to a third-party aggregator, credit bureau or other referral service that will send your information to lenders and/or dealers in connection with your inquiry/request and in accordance with their privacy policies. You consent to be contacted by these third-party consumer finance lending institutions, lenders or dealers in connection with your inquiry or request, including by phone, email, autodialer, text messaging, and/or prerecorded messages.

FiQore does not now, nor will it in the future, sell, rent or lease any of our customer lists and/or names to any unaffiliated third parties.

### **CONSENT TO ELECTRONIC SIGNATURES, RECORDS AND DISCLOSURES**

When you use or access FiQore services, we may ask you to use and accept electronic signatures, records and disclosures related to your services, transaction or other communications. Below are your rights when receiving such electronic signatures, records and disclosures. By accessing or using FiQore services, you are acknowledging receipt of this disclosure and consent to conduct transactions using electronic signatures, records and disclosures.

With regard to financing transactions and to the extent permitted by law, you may receive all disclosures and notices in electronic form, including, but not limited to, any notices (such as adverse action notices and privacy policy notices) required by the Equal Credit Opportunity Act, Gramm-Leach, Bliley Act, other federal law, and any implementing regulations. Your consent applies to any financing inquiry or request submitted through our sites, software and/or services and to any other dealings or transactions you may have with a third party partner involved in your transaction.

Before you decide to do business electronically with a FiQore, or one of its third party partners, you should consider whether you have the required hardware and software described below. By submitting your information, you acknowledge that you have the required hardware and software designated below to access the documents.

The documents may be provided to you either on our website, or the third party's website, through your secured account, in an email message, or as an attachment to an email message sent to the email address you provide as part of your request for our services or one of our third-party partners. To access the documents, you will need an email account and may need Adobe Acrobat Reader version 7 or higher, and a personal computer or other access device which is capable of accessing the Internet. To retain the documents, your access device must have the ability to either download the documents to your computer's hard drive or have must have a printer to print the documents. You should send any questions regarding the hardware and software requirements directly FiQore, or to the third party partner involved in processing or servicing your transaction.

You have the right to have any documents provided to you in paper form rather than electronic form. You can request the paper copies for your transaction or other communications from FiQore, or the third party partners related to your transaction.

You may withdraw your consent to use and receive electronic signatures, records and disclosures in connection with your services, transactions or other communications or update your contact information at any time by contacting FiQore, or the third party partners involved in processing or servicing your transaction.

For convenience, you may contact FiQore directly to withdraw consent, or update your privacy and communication preferences, or contact information, by emailing [Compliance@FiQore.com](mailto:Compliance@FiQore.com) or by calling (515) 498-4500.

### **FAIR LENDING PRACTICES - REGULATION B DISCLOSURES**

Under the Equal Credit Opportunity Act (ECOA), financial institutions are prohibited from discriminating in any aspect of a credit transaction. Prohibited bases are: sex, marital status, race, color, religion, national origin, age (provided the applicant is of legal age), income derived from public assistance and the fact that a consumer has — in good faith — exercised any right under the Consumer Protection Act (i.e. the right to lodge a complaint). We recommend you review the privacy policy on the website of the financial institution or other lender with whom you are contracting for a loan and make and retain a copy of their privacy policy. You may also request a copy of the financial institution's or other lender's privacy policy by contacting them directly.

Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying an auto loan.

### **INTERNATIONAL USERS**

FiQore is headquartered in the United States. Our sites and services are intended for users in the United States and hosted and administered in the United States or hosted with cloud service providers who are headquartered in the United States and in other countries. If you are located outside the United States, be aware that information you provide to us or that we obtain as a result of your use of our sites and services may be processed in, transferred to, and stored in the United States and in any other countries from where our cloud service providers operate. Please be aware that the privacy laws and standards in certain countries may differ from those that apply in the country in which you reside. By using our sites and services or providing us with your information, you consent to the transfer of your information for processing and storage to the United States and any other country from where our cloud service providers operate.

### **PERSONAL INFORMATION OF MINORS**

The Children's Online Privacy and Protection Act (COPPA) regulates the online collection of personal information from persons under the age of 13. FiQore does not knowingly collect personally identifiable information from children under the age of eighteen (18) without verifiable parental consent. If it is determined that such information has been inadvertently collected on anyone under the age of eighteen (18), we shall immediately take the necessary steps to ensure that such information is deleted from our system's database. Anyone under the age of eighteen (18) must seek and obtain parent or guardian permission to use this website.

### **UNSUBSCRIBE OR OPT-OUT**

All users and/or visitors to our website have the option to discontinue receiving communication from us and/or reserve the right to discontinue receiving communications by way of email, phone calls, texts or newsletters.

To discontinue or unsubscribe to our sites, software, data and/or services please send an email that you wish to unsubscribe to [Compliance@FiQore.com](mailto:Compliance@FiQore.com). If you wish to unsubscribe or opt-out from any third-party websites, you must go to that specific website to unsubscribe and/or opt-out.

### **LINKS TO OTHER WEBSITES**

Our website may contain links to affiliates and other websites. FiQore does not claim nor accept responsibility for any privacy policies, practices and/or procedures of other such websites. Therefore, we encourage all users and visitors to be aware when they leave our website and to read the privacy statements of each and every website that collects personally identifiable information.

### **DATA AGGREGATION**

We may share aggregated, anonymized information about consumer activities, user decisions and/or purchasing practices with business partners, advertisers, and others to assist with the information services provided on our website. Such information is not linked to any information that can identify individual users.

## **GOOGLE ANALYTICS**

Prior to using our sites, software, data and/or services, you are informed of our information sharing practices through your review of our Terms of Use, Privacy Policy and Cookie Policy. Acceptance of these policies and practices enable our use of Google Analytics, which we use to better understand user behavior in connection with the applications we provide. You may opt-out of having your activity tracked by Google Analytics (enabled by the use of our cookies) by following the guidance provided in our Cookie Policy. Google allows you to install the Google Analytics Opt-out Browser Add-on for your browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to restrict their data from being collected and used by Google Analytics via the browsers in which it is installed.

## **SECURITY**

FiQore shall endeavor and shall take every precaution to maintain adequate physical, procedural and technical security with respect to our offices and information storage facilities so as to prevent any loss, misuse, unauthorized access, disclosure or modification of the user's personal information under our control.

The company also uses Secure Socket Layer (SSL) for authentication and private communications in an effort to build users' trust and confidence in the internet and website use by providing simple and secure access and communication of credit card and personal information.

## **CHANGES TO THIS POLICY**

FiQore reserves the right to update and/or change the terms of our privacy policy, and as such we will post those change on this page, so that our users and/or visitors are always aware of the type of information we collect, how it will be used, and under what circumstances, if any, we may disclose such information. If at any point in time FiQore decides to make use of any personally identifiable information on file, in a manner vastly different from that which was stated when this information was initially collected, the user or users shall be promptly notified by email. Users at that time shall have the option as to whether or not to permit the use of their information in this separate manner.

## **CALIFORNIA PRIVACY RIGHTS**

This section is provided pursuant to the California Consumer Privacy Act of 2018 (the "CCPA") and other applicable California privacy laws. This section applies solely to our users who are California residents as defined under applicable California privacy laws.

**Information We Collect:** Within the last twelve (12) months, we have or may have collected the following categories of information from our users and/or consumers:

- identifiers, such as a name, alias, postal address, unique personal identifier, online identifier, IP address, email address, account name, Social Security number, driver's license number, or other similar identifiers;
- personal information listed under Cal. Civ. Code § 1798.80(e);
- characteristics of protected classifications under California or federal law;
- commercial information, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- biometric information;

- internet or other similar network activity, such as browsing history, search history, information regarding your interaction with a website, application, or advertisement;
- geolocation data;
- professional or employment-related information; and
- inferences drawn from any of the information identified in this section to create a profile about users reflecting user preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

**Categories of Sources from Which Information is Collected:** We obtain the categories of personal information listed above from the following categories of sources:

- directly from users, such as you;
- indirectly from other users of our sites and services;
- indirectly from third-parties that interact with us in connection with the services that we perform; and
- directly and indirectly through cookies and other technologies.

**Using and Sharing of Personal Information:** The personal information described in the categories above may be used for the business purposes listed above under “Use of Information Collected.”

We disclose your personal information for a business purpose to the following categories of third parties: (a) service providers and (b) third parties to whom you authorize or direct us to disclose your personal information in connection with our sites and services. We also may share personal information about you for any other purpose(s) disclosed to you at the time we collect your information or with your consent.

**Personal Information “Sold” to Third Parties:** We may share information that we have about you, such as a cookie ID or IP address, with third-party marketing partners who may use this information, on our behalf, to help us deliver advertising on our sites as well as on third-party websites.

In the preceding twelve (12) months, we have made available personal information included in the categories described above to third-parties, including our third-party marketing partners to deliver advertising. For more information about our use of cookies and other tracking technologies, please read our Cookie Policy.

We do not sell the personal information of consumers that we know are minors under 16 years of age without affirmative authorization as required under the CCPA.

**Your Access and Deletion Rights under the CCPA:** As of January 1, 2020, California residents, as defined under applicable California privacy laws, may take advantage of the following rights:

- You may request, up to two (2) times each year, that we disclose to you, once we receive and confirm your verifiable consumer request, the: (i) categories and specific pieces of personal information that we have collected about you; (ii) categories of sources from which your personal information is collected; (iii) business or commercial purpose for collecting your personal information; (iv) categories of personal information that we disclosed for a business purpose; (v) categories of personal information that we

sold about you; (vi) categories of third-parties with whom we have shared your personal information; and (vii) business or commercial purpose for selling your personal information.

- Subject to certain exceptions and up to two (2) times each year, you may request that we delete any of your personal information that we collected from you. Once we receive and confirm your verifiable consumer request for deletion, we will delete (and direct our service providers to delete) such personal information from our records, unless an exception applies.

**Exercising Your Access and Deletion Rights under the CCPA:** To exercise the access and deletion rights described above, please submit a request to us by either sending an email to [Compliance@FiQore.com](mailto:Compliance@FiQore.com) or calling us (515) 498-4500.

You will be asked to provide certain identifying information, such as your name, email, and residency. You will also be asked to validate your request by clicking a validation link in an email that will be sent to the email address you provided. While processing your request, we may ask you to provide further verifying documentation, such as proof of residency and identity. We will only use personal information provided in a request to verify the requestor's identity or authority to make the request.

Your request must: (i) provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or that you have authority to make the request; and (ii) describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. If you are making a request through an authorized agent acting on your behalf, such authorized agent must provide proof of written authorization to do so, and you must verify your identity directly with us, unless such authorized agent provides proof of a power of attorney pursuant to Probate Code sections 4000 to 4465.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

**Opting-out of the Sales of your Personal Information:** Subject to certain exclusions under the CCPA, you have the right to opt-out of the sale of your personal information. Once we receive your request, we will not sell your personal information, unless an exclusion applies.

To opt-out of the sale of your personal information that we collect through cookies and other technologies, please read our Cookie Policy.

To opt-out of the sale of your personal information that we collected directly from you or other third-parties, please submit a request to us by either sending an email to [Compliance@FiQore.com](mailto:Compliance@FiQore.com) or calling us (515) 498-4500.

We may deny your request to opt-out if we have a good-faith, reasonable, and documented belief that the request is fraudulent.

**Non-Discrimination:** We will not discriminate against you for exercising any of your rights under the CCPA. Accordingly, and unless permitted by the CCPA, we will not:

- deny you goods or services;
- charge you different prices or rates for goods or services, including through the use of discounts or by imposing penalties;
- provide you a different level or quality of goods or services; or
- suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.
- We may charge a different price or rate or provide a different level of service if the difference is reasonably related to the value provided by your personal information.

**Other Applicable California Privacy Laws:** Section 1798.83 of the California Civil Code requires select businesses to disclose policies relating to the sharing of certain categories of your personal information with third parties. If you reside in California and you have provided us with your personal information, you may request information about our disclosures of certain categories of your personal information to third parties for direct marketing purposes. To make such a request, please fill out our Privacy Contact Form with “California Privacy Rights” in the subject line and allow 30 days for a response. We will not accept requests via the telephone, mail, or by facsimile, and we are not responsible for notices that are not labeled or sent properly, or that do not have complete information.

In accordance with Section 22581 of the California Business and Professions Code if you are a California resident under the age of 18, you may request and obtain the removal of content or information you have publicly posted. To make such a request, please fill out our Privacy Contact Form with “California Privacy Rights” in the subject line. Please specify the site(s) or service(s) to which your removal request relates, including any URLs where the content or information is posted, and the specific content or information you posted for which you are requesting removal. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and that there may be circumstances in which the law does not require or allow removal even if requested.

**If you are a current FiQore customer in California, you may request such information from FiQore by sending a written correspondence noting your name, address, and email address. You must also include a request that FiQore provide such information to you using the following or similar verbiage. "I request that FiQore provide its third-party information sharing disclosures required by section 1798.83 of the California Civil Code." This request may be made by regular mail by sending the above information to FiQore, 2540 106 Street, Suite 101, Urbandale, Iowa 50322, ATTENTION: Compliance Department.**

#### **NEVADA PRIVACY RIGHTS**

In accordance with SB 220, Nevada consumers may opt-out of the sale of their personal information to third parties. If you reside in Nevada and you have provided us with your personal information, you may choose to opt-out of the sale of such personal information by emailing us at [Compliance@FiQore.com](mailto:Compliance@FiQore.com) with “Nevada Privacy Right” in the subject line. We may request for



additional information from you in order to verify your identity and/or the authenticity of your request.

### **CONTACT US**

If you have any questions or concerns regarding our Privacy Policy, please contact us by email at [Compliance@Fiqore.com](mailto:Compliance@Fiqore.com), by telephone at (515) 498-4500 or by regular mail at FiQore, Attention: Compliance, 2540 106th Street, Suite 101, Urbandale, Iowa 50322.