

# Privacy Policy

This policy replaces any privacy policy previously delivered to you or appearing on our website, any transaction agreement, application, loan document or any other document previously delivered to you. If there are conflicts between this Policy and any other policy we have delivered to you, the terms of this Policy shall control until revised.

Ocean Cap LLC (“Ocean,” “we,” or “us”) is serious about protecting your privacy. This notice is provided to you on behalf of Ocean. “You” or “Your” means you as a participant in or as a user of the products and/or services offered by Ocean.

All information transmitted, printed or otherwise submitted to us shall be deemed to be our property and we shall be free to use such information for any lawful purpose described herein, and for other purposes as required or permitted by law.

Please read this notice carefully. This notice provides important information about the way we collect, share, and protect your information. This privacy policy applies to anyone who applies for or uses our products or services, or visits our websites, including, but not limited to, current and former customers. We must notify you about our sharing practices when you establish a customer relationship and each year while you are a customer. A customer relationship begins when you obtain a financial product or service from us. A customer relationship terminates when you pay off a transaction in full.

## **Information We Collect**

We collect personally identifiable information, including, but not limited to, non-public personal information, as well as other types of personally identifiable information from you and from other sources as described herein (collectively, “Your Information”). Our primary goal in collecting Your Information is to provide you with efficient, accurate, and

customized financial products and services. Your Information also helps us personalize and improve your customer experience with us.

We collect and/or track the following types of information:

- Information we receive from you on applications or other forms, such as transaction documents, sales documents, online forms, e-mails, registration forms, surveys, or other documents or submissions related to the products and services we provide, including your name, address, telephone number, social security number, driver's license number, email address, employment information, demographic information, bank account information, and information about your assets, debts and income;
- Information about your transactions with us, our affiliates, or others, such as your account history, transaction balances, payment history, overdraft history, parties to transactions, and your reasons for doing business with us;
- Information we receive from third parties, such as consumer reporting agencies and other lenders, regarding your credit worthiness and credit history, and to verify your identity;
- Information we obtain to verify representations made by you, such as your employment history or income;
- Information obtained from specialized marketing information firms, such as household demographics;
- Information obtained from Web page http headers (home server domain names, IP address, type of client computer, and type of Web browser);
- Information, user specific or aggregate, we receive from our web pages recording visitor's access;
- Information you provide when you contact our customer service department; and
- Information you provide to us when you communicate with us via email.

## **How We Use Your Information**

We use Your Information to:

- Provide you with products and services you request;
- Offer you additional products or services, from us or from others, that may be of interest to you;
- Comply with all reporting and other legal requirements;
- Enhance your experience at our websites;
- Process payments and update account records;
- Analyze customer demographics, payment histories, and preferences;
- Conduct statistical analyses; and
- Provide our advertisers with editorial or feedback information.

## **Sharing Your Information**

(Customers that reside in California, North Dakota or Vermont should refer to the state-specific notices provided at the end of this policy). Ocean delivering this Privacy Policy to you may share or sell Your Information with other companies with whom Ocean does business ("Non-Affiliated Third Parties") as permitted by law and described in this Privacy Policy. These Non-Affiliated Third Parties may be (1) financial service providers, such as mortgage bankers, mortgage brokers, consumer lenders, small loan lenders, tax refund anticipation loan lenders, loan brokers, deferred deposit providers, check cashers, supervised lenders, delayed deposit providers, deferred presentment providers, collection agencies, consumer reporting agencies, banks, credit card providers, debit card providers, store valued card providers, insurance agencies, bill payment agencies, ATM providers, pawn and title pawn providers, automobile dealers, automobile financing providers, automobile leasing providers, money transfer and remittance providers, sellers and remitters of money orders, insurance services providers, and financial service provider holding companies, or agents, contractors, or representatives of any of the foregoing; (2) non-financial companies, such as retailers, tax preparers, payroll service providers, advertisers, marketing companies, lead generators, advertisers on our websites, companies or individuals that do industry-related research, surveys or polls, automobile dealers, and any person who offers a non-financial product or service, and holding companies, or agents, contractors, or representatives of any of the foregoing; and (3) other businesses, such as non-profit organizations, trade associations, and industry analysts or agents, contractors, or representatives of any of the foregoing.

Non-Affiliated Third Parties may use Your Information for any legal purpose, including, but not limited to, developing and promoting new or joint products, improving existing products and services, and contacting you to offer products and services that may be of interest to you. We may also disclose Your Information, as described above, to companies who perform services on our behalf or to other financial institutions with which we have joint marketing agreements.

Ocean may also disclose Your Information to Non-Affiliated Third Parties that provide services to us (“Service Providers”). We contract with Service Providers to perform certain functions on our behalf. Examples include database providers who assist in identity verification, credit scoring companies, magazine publishers, retailers, and direct marketers. Their access is limited only to the personal data needed to perform their functions, and only for the purpose of performing those functions, and they are prohibited from using or disclosing Your Information for other purposes.

We also may release Your Information if it becomes necessary for compliance with the law or to protect the rights, property, or safety of our websites, our users, or third parties. We reserve the right to release such personal data to law enforcement or other governmental officials as we, in our sole and absolute discretion, deem necessary to comply with the law. In addition, we reserve the right to use and disclose Your Information that is not in individually identifiable form as we deem appropriate in our sole discretion.

### **Notice of Furnishing Negative Information**

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

### **Cookies and Other Tracking Technologies**

We may receive and store certain types of information whenever you interact with our websites. For example, like many websites, we use cookies and other tracking technologies (such as pixels and web beacons) (collectively, “Cookies”) to obtain certain types of information when your web browser accesses our websites and when you login, such as: your name and your email address. Cookies are pieces of information that are transferred to your computer’s hard drive via your web browser.

We use Cookies to: (1) estimate audience size and usage patterns; (2) understand and save your preferences for future visits, allowing us to customize our website and services to your individual needs; (3) advertise new content and services that relate to your interests; (4) keep track of advertisements and search engine results; (5) compile aggregate data about site traffic and site interactions to resolve issues and offer better site experiences and tools in the future; and (6) recognize when you return to the website.

### **Google Analytics**

We use Google Analytics, a web analytics service provided by Google, Inc. Google Analytics uses Cookies or other tracking technologies to help us analyze how users interact with the Site and Services, compile reports on their activity, and provide other services related to their activity and usage. The technologies used by Google may collect information such as your IP address, time of visit, whether you are a returning visitor, and any referring website. The information generated by Google Analytics will be transmitted to and stored by Google and will be subject to Google's [privacy policies](#). To learn more about Google's partner services and to learn how to opt out of tracking of analytics by Google, click [here](#).

We may use Cookies and similar technologies third-party vendors provide to collect information on user behavior (e.g., screens and pages visited, buttons and links clicked, limited information entered, and user taps and mouse movements). This information enables us to monitor and improve the user experience.

A web browser is usually set to accept Cookies automatically but can be changed to decline them. The Help section of the toolbar on most web browsers will tell you how to prevent your browser from accepting new Cookies, how to have the web browser notify you when you receive a new Cookie or how to disable Cookies altogether. In most cases, a visitor may refuse a Cookie and still fully navigate our websites.

You can opt out of Cookies set by specific entities by following the instructions found at these links:

- Adobe: <https://www.adobe.com/privacy/opt-out.html>
- Google: <https://adssettings.google.com>

## **Your Right to Limit the Sharing of Your Information**

In some circumstances, you have the right to direct the Ocean to not share Your Information with its Non-Affiliated Third Parties (i.e. “Opt-Out”). Please note that even if you Opt-Out, Ocean may still share Your Information with its Non-Affiliated Third Parties as permitted or required by law. Ocean may also share all information it collects about you with Non-Affiliated Third Parties: to facilitate providing our services to you, to administer our business, in order to receive services from those companies, as permitted under joint marketing agreements, and as otherwise permitted or required by law.

Ocean is delivering this notice to you on behalf of itself. Federal law gives you the right to limit some but not all marketing from Ocean. You may limit Ocean from marketing their products or services to you based on Your Information that it receives. This information includes your income, your account and payment history, and your credit history, report or score.

## **Opt-Out Information and Notice**

To limit Ocean’s sharing of Your Information with Non- Affiliated Third Parties, as described above, contact us:

- On the web: [www.oceancapfunding.com](http://www.oceancapfunding.com), or
- By email: [optout@oceancapfunding.com](mailto:optout@oceancapfunding.com).

Unless we hear from you, we can begin sharing Your Information thirty (30) days from the date we first deliver this Notice to you. However, you may Opt-Out at any time by contacting us. Once we receive your Opt-Out request, we will stop sharing this information as soon as reasonably practicable. Your Opt- Out request will remain in effect until you notify us otherwise in writing.

## **How We Protect Your Information**

We restrict access to Your Information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Your Information.

### **Our Right to Contact You**

We reserve the right to contact you regarding your account status and changes to subscriber agreements, our privacy policy, or any other policies or agreements relevant to you. By visiting our websites, you understand and agree that we may contact you at the phone number or email address you provide to us through our websites or on your transaction agreements, applications, loan documents or any other document to assist you with your product or to discuss other products and services that Ocean may provide for you.

### **We Do Not Collect Data from Children**

The information and services provided by us or by our affiliates, sponsors, and advertisers, are not intended to be viewed by children (under 18 years old). No information collected from children is knowingly collected or used for any purpose whatsoever, including marketing and promotional purposes, either inside or outside Ocean.

### **Our Right to Change this Policy**

We reserve the right to change this policy at any time by either providing you a revised copy of the policy, or notifying you of the existence and location of the new or revised privacy policy.

### **Notice to California Residents**

Pursuant to state law, Ocean may not share information it collects about you with its Non-Affiliated Third Parties, except in the limited circumstances permitted under state law, or if you give us your permission.

California Civil Code Section 1798.83, also known as S.B. 27, allows California residents to request certain information regarding our disclosures in the prior calendar year, if any, of personally identifiable information to third parties for their own direct marketing purposes. To make such a request, please contact us at [www.oceancapfunding.com](http://www.oceancapfunding.com).

### **Notice to North Dakota Residents**

Pursuant to state law, we will only share information with our service providers and with third parties as required or permitted by law, or if you give us your permission.

### **Notice to Vermont Residents**

Ocean will not disclose information about you with its Non-Affiliated Third Parties, other than as required or permitted by law, without your express permission.