



Lendage Privacy Policy

What does Lendage, LLC do with your personal information?

FACTS

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include: Name and Contact Information Social Security Number and Credit Score Account Balances and Transaction History Income and Employment Information.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lendage chooses to share; and whether you can limit this sharing.



Reasons we can share your personal information

REASONS	DOES LENDAGE SHARE?	CAN YOU LIMIT THIS SHARING ?
For our everyday business purposes– such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes– to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes– information about your transactions and experiences.	Yes	Yes
For our affiliates' everyday business purposes– information about your creditworthiness	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For our non-affiliates to market to you.	Yes	Yes

To limit our sharing

Call (844) 714-0596 or email us at loancompliance@lendage.com



Please note: If you are a new customer, for those types of information where you have a right to limit our sharing, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Who we are

Who is providing this notice?

Lendage, LLC

What we do

How does Lendage protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Lendage collect my personal information?

We collect your personal information, for example, when you

- Open an account or give us your income information



- Provide account information or provide employment information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Google Analytics

Our website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). The information generated by the cookie about your use of our website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of our website, compiling reports on website activity for website operators and providing other services relating to website activity and Internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with



any other data held by Google. Further information about Google's privacy policy may be obtained from <http://www.google.com/privacy.html>.

What information do we collect using Google Analytics?

Personal information may be collected from you in various ways, for example:

1. Information about your computer and your visits to and use of this website (these are information about your browser, your IP address, your general location as determined from your IP address and provided by your browser, the site from which you come, and the links followed when leaving our site). This information is also collected through cookies
2. When you conduct activities on our site (for example, when you apply for a loan product or service, we record the pages that you visited).

How is the Google Analytics information used?

We use this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- For statistical purposes and analysis for management purposes in order to administer the website or improve our products and services.
- Internal record keeping, and administrative purposes, and to inform you about our services or products, or other related information that we think would be of interest to you, as explained above.
- To communicate with you regarding our products and services



See section below for more on your rights under state law

Facebook Conversion Pixel

We use the "Custom Audience pixel" of Facebook Inc., 1601 S. California Ave, Palo Alto, CA 94304, USA ("Facebook") on our website. With its help, we can keep track of what users do after they see or click on a Facebook advertisement. This enables us to monitor the effectiveness of Facebook ads for purposes of statistics and market research. Data collected in this way is anonymous to us, which means we cannot see the personal data of individual users. However, this data is saved and processed by Facebook. Facebook can connect this data with your Facebook account and use it for its own advertising purposes, in accordance with Facebook's Data Policy which can be found at <https://www.facebook.com/about/privacy/>. You can allow Facebook and its partners to place ads on and outside of Facebook. A cookie can also be saved on your device for these purposes.

[Please click here if you would like to withdraw your consent](#)

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.



Our affiliates include financial companies such as Freedom Debt Relief, LLC, Freedom Financial Network, LLC, Bills.com, and Freedom Financial Asset Management, LLC, d/b/a: FreedomPlus, also d/b/a as ConsolidationPlus.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates we can share with include direct marketing companies, service providers, insurance companies and broker/dealers.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Lendage's joint marketing partners include Financial Institutions, Lead Generators, and Marketing and Sales organizations.

Other important information

See below for important state-specific disclosures.

For California Residents

In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your



consent or to service your accounts. See below for your right to limit our sharing among our affiliates and with non-affiliated third parties.

For Nevada Residents

We are providing you this notice pursuant to state law. You may be placed on our internal "do not call" list by calling 800-655-6303. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. – Suite 3900, Las Vegas, NV 89101; 702- 486-3132 – BCPINFO@ag.state.nv.us

For Vermont Residents

In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent but we may share information about our transactions or experiences with you with our affiliates without your consent.



Additional Rights for California Residents – Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

1. Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

2. Your Choices

- **Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No," we may share personal and financial information about you with our affiliated companies.
- **Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.



3. Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices do one of the following:

Option 1:

Print out, sign and return this form (you may want to keep a copy for your records) to the following address:

Lendage, LLC 1875 South Grant Street, Suite 510

San Mateo, CA 94402

Name: _____

Account Number (if applicable): _____

Signature & Date: _____

() NO, please do not share personal and financial information with your affiliated companies.



() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Option 2:

Reply electronically by contacting us through the Internet at lendage.test

Option 3:

Call this toll-free number: (844) 714-0596

This agreement was last modified on May 15, 2019.