

## Affordify Privacy Policy

### **General**

This Privacy Policy applies when you access or use [www.affordify.com](http://www.affordify.com) or any other Affordify® online service or mobile application (collectively, the “Site”), which is owned or administered by Affordify Inc. (“Affordify,” “we,” “us,” and “our”). We respect your privacy, and we are committed to protecting the information that we collect from you. This Privacy Policy describes how we collect, store, use, and protect information that you provide, directly in connection with your use of the Site or indirectly through third parties, to obtain products or services available through the Site, including Affordify® line of credit. This Privacy Policy also describes your choices regarding your information. By visiting or using the Site, you accept the practices described in this Privacy Policy and our [Terms of Service](#).

### **The USA Patriot Act**

#### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN ACCOUNT**

To help the Government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account with Affordify, Affordify will ask for your name, mailing address, and other information that will allow Affordify to verify your identity. Affordify may also ask to see a driver’s license or other identifying documents.

### **Information Collected**

In connection with your use of the Site, we collect, directly or indirectly, the following types of information:

#### **1. Information You Provide**

In connection with providing services, we may collect personal information from users, including, but not limited to: name, mailing address, email address, telephone number, date of birth, social security number, estimated FICO score, driver license information, and location. We collect this information from you when you (i) register on the Site, (ii) fill out forms or fields on the Site, (iii) complete an application for a line of credit, product or service available through the Site, or (iv) communicate with us by email, mail, telephone, or other electronic means.

#### **2. Information We Receive from Third Parties**

We may collect additional information from third parties, including, but not limited to, referral partners, identity verification services, or credit bureaus. We may also collect information about you that is publicly available.

### 3. Location Information

We collect your unique user identifier and your location through GPS, Wi-Fi, or wireless network triangulation in order to obtain your location for the purposes of providing our Site. We maintain location information only so long as is reasonable to provide the Site and then delete location data tied to your personal information. We may maintain de-identified location data for a longer period of time in order to analyze aggregate trends and metrics. If you want to opt-out of the collection of your GPS or WiFi data from your mobile device, please adjust your settings in your mobile device to limit the app's access to your location data. Please see "**Your Choices**" below to learn more.

### 4. Usage Information

We, and our third-party partners, collect Usage Information from your computer, mobile device, or other access device when you use the Site (including downloading and using a mobile application or accessing a mobile optimized site), view content about the Site on a third-party website, or open emails or links in emails from us. This Usage Information includes, but is not limited to, information about (i) your Internet connection; (ii) the equipment you use to access the Site and usage details; (iii) your operating system, browser version, and IP address; (iv) your mobile device type, your device's unique identifier, and your mobile network information; and (v) web pages or advertisements that you view and information that you search for on the Site. We typically collect this information through a variety of tracking technologies, including cookies, web beacons, file information, and similar technology. As is true of most websites, we gather certain information automatically and store it in log files. This information may include Internet Protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may link this automatically collected data to other information we collect about you.

We and our business partners, affiliates, or analytics or service providers use cookies or similar technologies to analyze trends, administer the website, track users' movements around the website, and to gather demographic information about our user base, as a whole. We may receive reports based on the use of these technologies by such companies on an individual and aggregated basis.

We also use analytics software to allow us to better understand the functionality of our mobile application. This software may record information such as how often you use the application, the events that occur within the application, aggregated usage, performance data, and where the application was downloaded from. We do not link the information we store within the analytics software to any personally identifiable information you submit within the mobile application. If you would prefer not to accept cookies, please see "**Your Choices**" below.

We and our third-party partners may also use cookies and other tracking technologies for advertising purposes. For more information about tracking technologies, please see "**Behavioral Tracking and Third Party Advertising**" below.

SOLELY IN ORDER TO ENABLE YOU TO OBTAIN AND USE PRODUCTS OR SERVICES AVAILABLE THROUGH THE SITE, AFFORIDFY WILL HAVE ACCESS TO LOAN FINANCING INFORMATION,

INCLUDING ANY AMOUNTS FINANCED TO PATIENTS BY DOCTORS OR HOSPITALS OR ANY FINANCIAL INSTITUTION.

AFFORDIFY DOES NOT AND WILL NOT HAVE ACCESS TO MEDICAL INFORMATION OR MEDICAL BILLING DETAILS REGARDING AMOUNTS OWED OR SERVICES RENDERED.

### **Use of Information**

One of our primary purposes in collecting personal information and Usage Information from the Site is to establish a safe, smooth, efficient, and customized experience that allows website and mobile users to take full advantage of the products and services available through the Site. We use the information collected through the Site to:

1. enable users to obtain line of credit, products, and services through the Site;
2. facilitate activities and transactions that occur in connection with marketing, underwriting, lending, servicing, and collections;
3. send notifications and information regarding the Site and products or services available through the Site;
4. provide customer support;
5. verify your identify;
6. protect against potentially prohibited or illegal activities, including fraud;
7. protect the confidentiality or security of your records, unauthorized transactions, claims or other liability, or for resolving disputes or inquiries;
8. fulfill legal requirements;
9. customize and enhance user experience;
10. provide targeted marketing and advertising;
11. measure the performance of and improve the Site or mobile application functionality;
12. manage and protect our information technology infrastructure;
13. administer and manage the security of the Site; and
14. compile, use, research, analyze, and generate data analytics reports to better understand our customers.

### **Information Sharing**

We take your privacy seriously and will only share information as described in this Privacy Policy. We may share, whether aggregated or not, personal information under the following circumstances:

1. To third party vendors and other service providers that perform services on our behalf, as needed to carry out their work for us, to support our business operations, including, but not limited to, Site customer services, identifying and serving targeted advertisements, fraud prevention, secure data storage, and other similar services;
2. To a buyer or other successor in the event of a merger, sale, divestiture, restructuring, reorganization, dissolution, or other transfer of all or a portion of our business or an operating unit, or in the event of a bankruptcy or related circumstances or similar

proceedings. We may notify you via email or a prominent notice on the Site of any change in ownership (including as a result of a merger, acquisition, or sale of all or substantially all of its assets);

3. To fulfill the purpose for which you provide such information to us or any other purpose disclosed by us when you provide the information to us;
4. To any third party with your consent;
5. To other companies and brands owned or controlled by Affordify and other companies owned by or under common ownership as Affordify, which also includes our subsidiaries (i.e., any organization we own or control) or our ultimate holding company (i.e., any organization that owns or controls us) and any subsidiaries it owns. These companies will use your personal information in the same way as we can under this Privacy Policy;
6. To enforce our [Terms of Service](#) or to protect the security or integrity of our Site; and/or to exercise or protect the rights, property, or personal safety of Affordify, our visitors, or others;
7. To the public when you provide feedback or testimonials on our Site. For example, if you write a testimonial, your information, such as your first name, last initial, state of residence, and your comments may be displayed on our website or on our social media pages. If you wish to update or delete your testimonial, you can contact us using the information provided at the bottom of this Policy; and
8. To comply with federal, state, or local laws, rules, and other applicable legal requirements; to comply with properly authorized civil, criminal, or regulatory investigations, subpoenas, summons, bankruptcy notices by federal, state or local authorities; or if we reasonably believe that such action is necessary, to respond to judicial process or government regulatory authorities that have jurisdiction over us for examination, compliance, or other purposes as authorized by law.

We may also share information with others in an aggregated or otherwise anonymized form that does not reasonably identify you directly as an individual.

### **Your Choices**

**Disabling Cookies.** Providing information regarding your browsing and application activity is voluntary. Most computer systems and browsers offer their own privacy settings. If you would prefer not to accept cookies, most browsers will allow you to: (i) change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it; (ii) disable existing cookies; or (iii) set your browser to automatically reject cookies. If you disable cookies, you can still use the Site, but your ability to use some features of the Site may be limited. Depending on your mobile device and operating system, you may not be able to delete or block all cookies.

**Profile and Data Sharing Settings.** You may update your profile information and may change some of your data sharing preferences on your “Account Management” page or by calling us toll-free at 1-800-774-2201.

**Access to your Device Information.** You may control the Site’s access to your device information through your “Settings” app on your device. For instance, you can withdraw permission for the app to

access your location. If you have questions about the privacy settings on your mobile device, you should contact your mobile service carrier.

**How to control your communications preferences.** Affordify Inc., its affiliates, or its business partners may contact you to offer you products and services that may be of interest to you. Out of respect for your privacy, you may choose to stop receiving our newsletter or marketing emails, telephone solicitations, or other forms of contact from Affordify, our affiliates, and our trusted business partners by following the unsubscribe instructions included in these emails or by contacting us at [support@affordify.com](mailto:support@affordify.com) or toll free at 1-800-774-2201. You may also write to us at Affordify Inc. Customer Service 3513 Brighton Blvd, Denver, Colorado 80216, Attn: Marketing Opt-Out. We will respond to your request within a reasonable timeframe. If you no longer wish to receive marketing notifications through the Affordify mobile application, you can adjust your device's privacy preferences by visiting the settings page of the application. Opting out of newsletter or marketing emails or notifications will not stop any non-marketing emails or notifications related to the Site's functionality or the products or services available through the Site.

**Modifying or deleting your information.** If you have any questions about reviewing, modifying, or deleting your information, or if you want to remove your name or comments from our website or publicly displayed content, you can contact us directly at [support@affordify.com](mailto:support@affordify.com). We may not be able to modify or delete your information in all circumstances.

### **Behavioral Tracking and Third Party Advertising**

We partner with third-party ad networks to collect information about your use of our Site over time so that they may play or display ads that may be relevant to your interests on our Site as well as on other websites or apps. Third parties with whom we partner to provide certain features on the Site or to display advertising based upon your web browsing or application activity use Flash cookies and HTML5 to collect and store information. Various browsers may offer their own management tools for removing HTML5. To manage Flash cookies, please [click here](#). As noted above, depending on your browser or mobile device, you may be able set your browser to delete or notify you of cookies and other tracking technology by actively managing the settings on your browser or mobile device. You may also be able to limit interest-based advertising through the settings on your mobile device by selecting "limit ad tracking" (iOS) or "opt-out of interest based ads" (Android). Do-Not-Track is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third parties. We do not currently respond to Do-Not-Track signals.

To learn more about interest-based advertising and how you may be able to opt out of some of this advertising, you may wish to visit the Network Advertising Initiative's online resources, at <http://www.networkadvertising.org/choices>, and/or the DAA's resources at [www.aboutads.info/choices](http://www.aboutads.info/choices). Some of these opt outs may not be effective unless your browser is set to accept cookies. Furthermore, if you use a different device, change browsers, or delete the opt-out cookie, you may need to perform the opt-out task again. You may also be able to opt-out of some—but not all—interest-based ads served by mobile ad networks by visiting <http://youradchoices.com/appchoices> and downloading the mobile

AppChoices app. If you have any questions about opting out of the collection of cookies and other tracking/recording tools, you can contact us directly at [support@affordifysolutions.com](mailto:support@affordifysolutions.com).

We use Google AdSense (Google AdSense/Adwords) to publish ads on this site. When you view or click on an ad, a cookie will be set to help better provide advertisements that may be of interest to you on this and other websites. You may opt-out of the use of this cookie by visiting Google's Advertising and Privacy page at [http://www.google.com/privacy\\_ads.html](http://www.google.com/privacy_ads.html).

### **Links to Third-Party Websites**

The Site may include links to other websites or mobile applications whose privacy practices may differ from ours. We are not responsible for any practices employed on third-party websites or applications, including the information and content contained on the website or application. If you submit information to a third-party website or application, your information is governed by the third-party's privacy policy. We encourage you to carefully read the privacy policy of any website or application you visit, access, or use.

### **Security of Information**

We protect User Information by using reasonable physical, electronic, and procedural safeguards in compliance with applicable federal and state regulations. We use computer safeguards such as firewalls and data encryption using secure socket layer technology (SSL). We also limit access to User Information to employees who need the information to fulfill their job responsibilities. Such employees are provided access to User Information only to the extent necessary to complete their job duties. However, no security system is impenetrable, and we cannot guarantee the security of our systems 100%. In the event that any information under our control is compromised as a result of a breach of security, we will take reasonable steps to investigate the situation and, where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations.

We store and process information using third-party servers located in secure data centers in the United States. If you are located in the European Union or other regions with laws governing data collection and use that may differ from U.S. law, please note that we may transfer information, including personal information, to a country and jurisdiction that does not have the same data protection laws as your jurisdiction, and you consent to the transfer of information to the United States or any other country in which Affordify or its parent, subsidiaries, affiliates, or service providers maintain facilities and the use and disclosure of information about you as described in this Privacy Policy.

If you have any questions about the security of User Information, you can contact us at the address provided at the bottom of this Privacy Policy.

### **Children Under 13**

This Site and products or services available through this Site are not intended for children under 13 years old. We do not knowingly solicit data online from or market online to children under 13 years old. If we knowingly receive a child's personally identifiable information, we will immediately delete it from our

system. If you believe that we might have any information from a child under 13 years of age, please contact us at [support@affordifysolutions.com](mailto:support@affordifysolutions.com).

### **Data Retention**

We will retain your information for as long as the information is needed to provide you Site services. If you wish to request that we no longer use your information to provide you Site services, you may contact us at the address provided at the bottom of this Privacy Policy. We will nonetheless retain your information to the extent that we deem necessary to comply with our legal or contractual obligations, resolve disputes, or for other business purposes.

### **Changes to Privacy Policy**

Affordify reserves the right to change this Privacy Policy from time to time to accommodate changes in technologies, laws, and user needs. In the event we modify this Privacy Policy, we will communicate these changes to you by posting them on the Site and/or by notifying you via email prior to the change becoming effective in the event of any substantive or material changes. We will also update the “last modified” date at the bottom of this page. We encourage you to periodically review this page for the latest information on our privacy practices. Continuing to use our Site after we publish changes to this Privacy Policy means that you are consenting to the changes.

### **How to Contact Us**

If you have any questions about this Privacy Policy or the Site, please contact us by email at [support@affordifysolutions.com](mailto:support@affordifysolutions.com), by our toll-free number 1-800-774-2201, or by mail at the address below:

Affordify Inc.

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