

## LTD Financial Services, L.P. Statement of Privacy.

LTD Financial Services, L.P. (hereinafter referred to as “LTD”) is committed to protecting your privacy. This Statement of Privacy applies to LTD’s websites and governs data collection and usage at all LTD sites; it does not apply to other online or offline sites, products or services. Our online services are meant for adults and are not directed to children. We do not knowingly collect personal information from children under 13 without permission from a parent or guardian. Personal information of all users is collected, used and disclosed as described in this Statement of Privacy.

### **Collection of your Personal Information**

LTD collects personal information, which may include your e-mail address, name, home or work address, telephone number, social security number, account balances, transaction history payment history and/or credit history. LTD collects this information from information provided by you; information about your transactions with affiliates, non-affiliated third parties or us; and information from consumer reporting agencies.

LTD does not collect any information about your computer hardware and software; including information about the browser, device or operating system that you are using. Nor does LTD track or collect information from your online activities over time and across different websites.

### **Use of your Personal Information**

LTD uses your personal information to process and service your account. LTD does not share your personal information with affiliates or nonaffiliated third parties except as necessary to service or maintain your account, and as authorized by law. We disclose personal information to affiliates and nonaffiliated third parties only for our everyday business purposes or to report to credit bureaus, and only to the extent necessary for us to service or maintain your account in the ordinary course of our business. We have contractual agreements with nonaffiliated third parties that prohibit their disclosure or use of your personal information other than to carry out the purposes for which it was shared. Some of the purposes for which the information may be shared include processing transactions, maintaining or servicing account(s), responding to court orders and legal investigations, reporting to credit bureaus, or as otherwise permitted by law.

Examples of companies we may share information with include:

- Credit reporting agencies;
- Our vendors who assist us in servicing your account;
- Our clients, the creditor on the accounts we service; and
- Other entities with whom you tell us to share your personal information.

**Security of your Personal Information**

To protect your personal information from unauthorized access, LTD uses security measures that comply with federal law. LTD provides employee training in the proper handling of personal information and restricts access to nonpublic personally identifiable information about you to those employees determined by us to have a need to know the information. We maintain strict physical, electronic, and procedural safeguards to protect your information from unauthorized access by third parties. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive from us. Although we take extensive measures to protect your personal information, unfortunately, no data transmission over the Internet or wireless network or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately contact us at [customer care@ltdfin.com](mailto:customer care@ltdfin.com).

**Contact US**

If you have any questions about this Notice, please contact Customer Service at [customer care@ltdfin.com](mailto:customer care@ltdfin.com).

**Changes to this Statement**

This Statement of Privacy is effective as of 3/18/2019. LTD may update or change this Statement of Privacy from time to time. If there are material changes to this Statement, LTD will notify you as required by law, such as by posting the revised privacy statement on this page with a new "last updated" date. LTD encourages you to periodically review this Statement for updates. This Statement of Privacy was last updated on 3/18/2019.

## **California Residents**

The California Consumer Privacy Act (CCPA) requires us, LTD Financial Services, L.P. ("LTD"), to notify California residents (unless an exemption applies) of the categories of personal information we collect about them, with reference to the categories set forth under the CCPA, and the purposes for which we will use such categories of personal information.

As a California consumer you have the right to request that LTD disclose what personal information it collects, uses, discloses, and sells. Such a request can be made to LTD at 1-866-310-9845 or by mailing us your request via letter to LTD Financial Services, L.P., 3200 Wilcrest, Suite 600, Houston, Texas 77042. Once we receive your request, we will compare information you provided with the information we already have. If we can verify that the request came from you, we will provide the required information. We will match 2-3 identifying, personal information data points to verify that the request came from the consumer. If we cannot verify that the request came from the consumer, we will notify consumer.

We do not sell any personal information to third parties. We do disclose information to credit reporting agencies.

The CCPA provides for the right for consumers to request deletion of their information, subject to various exceptions. The information that LTD collects falls within an exception and does not have to be deleted upon request. Nonetheless, such a request can be made to LTD at 1-866-310-9845 or by mailing us your request via letter to LTD Financial Services, L.P., 3200 Wilcrest, Suite 600, Houston, Texas 77042. Once we receive your request, we will compare information you provided with the information we already have. If we can verify that the request came from you, we will provide the required information. We will match 2-3 identifying, personal information data points to verify that the request came from the consumer. If we cannot verify that the request came from the consumer, we will notify consumer.

The CCPA also provides for the right to opt out of the sale of personal information. However, we do not sell personal information.

You, the consumer, will not receive discriminatory treatment from LTD for the exercise of the privacy rights conferred by the CCPA. You may designate an authorized agent to make a request under the CCPA. You must provide either a power of attorney or written authorization to us.

**Categories of Personal Information Collected:** The relevant categories of personal information that LTD *may* collect about California residents includes:

- **Identifiers:** such as real name, alias, postal address, unique personal identifier, online identifier, IP address, email address, account name, Social Security number, or other similar identifiers.
- **Customer records:** such as paper and electronic customer records containing personal information, such as name, signature, social security number, physical characteristics or description, etc.
- **Protected classifications under California or federal law:** such as age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, etc.
- **Commercial information:** such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Internet or other electronic network activity information:** such as browsing history, search history, website interaction, etc.
- **Geolocation data:** such as physical location or movements.
- **Sensory data:** such as audio, electronic, visual, thermal, olfactory, or similar information.
- **Employment information:** such as current or past job history or performance evaluations.
- **Profiles or inferences:** such as profiles reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

**Purposes of Use:** We *may* use the above categories of personal information as follows:

- To provide the services for which the information was provided, including to maintain and administer any of your accounts serviced by us and to process transactions, and payments;
- For authentication, identity verification, and fraud prevention and detection;
- To respond to or address your questions and investigate and resolve any issues;
- To personalize your experience using our websites and services;
- To improve and develop products and services, and for other research and analytics purposes;
- To respond to authorized regulatory, compliance and legal process; or
- To protect and defend our rights and interests and those of third parties, including in defense of litigation and other claims against us.

**Not covered by this Notice:** This Notice does not address or apply to any of the nonpublic information that we collect about consumers, pursuant to an exemption under CCPA Section 1798.145.

For more details and information about the personal information we collect and how we collect, use and disclose such personal information (as defined by the CCPA) and your rights regarding such personal information, please call us, toll-free, at *1-800-741-2100*.

Policy Updated January 1, 2020.