

Clerkie Lending LLC Privacy Policy

Effective Date: December 2017

Clerkie Lending LLC (“Clerkie Lending” or “we”) respects your privacy and is committed to protecting your personally identifiable information (“PII”) that may be collected through your use of our website or mobile application (together, “Mobile Application”), or in applying for or receiving any of our products or services (“Services”). This privacy policy (“Policy”) describes how we collect and use your PII and how you can control that use.

Please read this Policy carefully. By using our Mobile Application or Services, you agree to our collection, use, and sharing of your PII as described in this Policy.

Information that We Collect

Through your use of our Mobile Application and Services, we may collect PII, which is information that identifies an individual or relates to an identifiable individual. PII may include, but is not limited to, your first and last name, physical address, Social Security number, date of birth, and bank account information. We collect the following types of information:

Information Provided by You

If you express interest in one of our Services, we will collect certain PII from you, including contact information (such as name and email), which we will use to contact you. We may request additional PII that is necessary to process any application submitted by you, such as your physical address, Social Security number, mobile phone number, date of birth, bank account information and numbers, employment and income information. Additionally, we may collect PII to verify your identity, for security-related purposes, or other administrative purposes. In order to provide Services to you, we may on occasion supplement the PII you submit to us with information from third-party sources, such as consumer report information, including your credit score.

If you contact us, tell us your story, or otherwise provide us with information about yourself, we will maintain records of your correspondence. This may include any of your questions, comments, or suggestions. You may also provide us with the email addresses of your contacts and include a personal message to your contacts if you choose to participate in our referral program, if available.

If you use our mobile application, we may ask for your permission to access certain information and features on your device, including your camera and photos, in order to facilitate the uploading of required documents or proof of identity. You may also enable identity verification through your device's Touch ID feature, in which case you will provide your fingerprint to your device. We do not collect your fingerprint.

We may collect and store your location information if you enable your mobile device to send it to us. Certain features of the Services, including fraud detection and card locking features, may not be available if you do not enable this collection.

Account and Transaction Information

We collect information about your use of our Services. For example, in processing a payment with you, such information would include your name, amount of payment, and your bank account information, including account numbers, routing numbers, and similar information. Other information that we collect includes your transaction history, payment history, and account balance. We also collect tokens from online services and payment systems.

Device and Usage Information

We may automatically collect the following types of information as you use our Mobile Application and Services.

- ***Usage Information:*** We collect certain information automatically through your use of the Mobile Application, such as which of our web pages or mobile pages you access, the frequency of access, and what you click on while on our Mobile Application.
- ***Location Information:*** We may collect information about your actual location which may be determined from your IP address and other sensors that may reveal information on nearby devices, Wi-Fi access points, and cell towers.
- ***Device Information:*** We may collect information about the device you are using such as: hardware model, operating system, application version number, browser, and IP addresses.
- ***Mobile Device Information:*** In addition to the Device Information listed above, when you access our Mobile Application or Services via a browser on your mobile device or through the use of our mobile application, we may also collect mobile network information including phone number, the unique device identifier assigned to that device, mobile carrier, operating system, and other device attributes.

Cookies and Other Tracking Technologies

A cookie is a small text file that is stored on a user's computer for record-keeping purposes.

- **Session Cookies:** We use session cookies to make it easier for you to navigate our Mobile Application. The session ID cookie expires 24 hours after you sign in to our Mobile Application.
- **Persistent Cookies:** We use persistent cookies that remain on your hard drive for an extended period of time. Persistent cookies also enable us to track and target the interests of our users to enhance the experience on our Mobile Application. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.

If you reject cookies, you may still use our Mobile Application, but your ability to use some areas of our Mobile Application may be limited. For example, you cannot create an account with us or use a product without accepting cookies.

We may use a software technology called tracking pixels (a.k.a. web beacons or clear gifs) that help us better manage content on our Mobile Application by informing us what content is most effective.

Tracking pixels are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, tracking pixels are embedded invisibly on Web pages and are about the size of the period at the end of this sentence.

We may also use other website or mobile tracking technologies, such as device fingerprinting, to identify you and keep track of your preferences, prevent fraudulent activity or improve Mobile Application security, assess the performance of the Mobile Application, and deliver content to you based on your interests on our Mobile Application and third-party Mobile Applications.

Aggregate Information

Statistical or aggregated information does not directly identify a specific person, but it may be derived from your PII. For example, we may aggregate PII to calculate the percentage of users in a particular ZIP code.

Third Party Data Collection

Some content or applications on the Mobile Application may be provided by third parties, including advertisers, ad networks and servers, analytics companies, and application providers. These third parties may use cookies or other tracking technologies to collect information about you when you use our Mobile Application. The information they collect may be associated with your PII or they may collect

information, including PII, about your online activities over time and across different websites and other online services.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. Some of these third parties may provide you with ways to choose not to have your information collected or used for targeted advertising.

How We Use and Share Information

We use PII we collect in the following ways:

- ***Process Transactions:*** We use PII to provide our Services, including to consider application(s) for a credit card, process payments, and keep track of any points offered, if available.
- ***Communicate:*** We use PII to communicate with you about our Mobile Application and Services. This may include payment reminders, information that you have requested, or notification of important changes to our Mobile Application and Services. These communications may be delivered through push notifications if you have enabled that feature, or by phone call, text message, or email message.
- ***Session Cookies:*** We use session cookies to make it easier for you to navigate our Mobile Application. The session ID cookie expires 24 hours after you sign in to our Mobile Application.
- ***Marketing:*** We may occasionally send you information about products and services that we believe will be of interest to you. During any such communication, we will provide you with the option not to receive any future marketing communications.
- ***Specific Purposes:*** You may be asked to provide information for a specific purpose. For example, if you participate in our referral program, if available, you will be asked for information about your contacts. We will only use the information that you provide for the purpose for which you provided it to us.
- ***Customer Support:*** We may use your PII to provide you support or other services you have ordered. For example, we may need your information in order to provide technical support or answer questions about your account.
- ***Post Testimonials:*** If you choose to tell us your story or otherwise give a testimonial, we will review such information and may post such testimonial on our Mobile Application along with your name and any other PII that you choose to disclose on your testimonial. By submitting a testimonial, you consent to posting any information and content, including video content, you provide in such testimonial on our Mobile Application. If you submit a testimonial, you may revoke such consent at any time by emailing support@clerkie.io

- **Site Maintenance:** We analyze how our users interact with our Mobile Application and Services in order to maintain and improve our Mobile Application and Services. We also use information that we collect to diagnose any problems with our Mobile Application or Services to improve the user experience.

We reserve the right to share information, including PII, with third parties, as described below:

- **Service Providers:** We may share information with service providers that help us perform functions and process your transactions.
- **Affiliates:** We may share information with our parent company Henry Labs, Inc., our affiliates, joint ventures, or other companies under common control with us.
- **Other Companies:** We may share information with other companies for purposes of marketing our products to you or for analyzing our business and transactions.
- **Corporate Structure:** We may share information in connection with a merger, acquisition, consolidation, change of control, or sale of all or a portion of our assets or if we undergo bankruptcy or liquidation.
- **To Prevent Harm:** We may share information if we believe it is necessary in order to detect, investigate, prevent, or take action against illegal activities, fraud, or situations involving potential threats to the rights, property, or personal safety of any person.
- **As Required by Law:** We will share information where we are legally required to do so, such as in response to court orders or legal process, to establish, protect, or exercise our legal rights, to defend against legal claims or demands, or to comply with requirements of mandatory applicable law.
- **With your Consent:** We may request your permission to share your PII for a specific purpose. We will notify you and request consent before you provide the PII or before the PII you have already provided is shared for such purpose.
- **Without Identifying You:** We may share information in a manner that does not identify you. For example, we may share anonymous, aggregate information about your use of our Mobile Application and products with our service providers.
- **Issuing Bank:** We may share your information with the bank that issued your credit card.

Clerkie Lending LLC provides you with certain “opt-out” rights from having your PII used or shared for certain purposes. For more information regarding your rights related to our sharing of your non-public personal information, please email support@clerkie.io.

Correction

If your PII changes, or if you no longer desire our service, you may correct or update your PII by contacting us at support@clerkie.io. If you have an account with us and your account is in good standing,

you may also correct or update your PII by logging into to your account on our Mobile Application and updating your information there.

Security

The security of your PII is important to us. We maintain reasonable physical, technical, and administrative security measures to protect and limit access to your PII. No method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your PII, we cannot guarantee its absolute security. If you have any questions about the security on our Mobile Application, you can contact us at support@clerkie.io.

Other Websites

The Mobile Application may contain links to or links from third party sites that are not owned or controlled by Clerkie Lending LLC, its parent company or our affiliates. We have no control over the content, privacy policies, or practices of any third party sites. You are subject to the policies of those third party sites where applicable. We encourage you to review the privacy policies of these third party sites before you disclose your PII.

Browser Do Not Track

The Mobile Application is not currently configured to respond to Do Not Track signals.

Children's Privacy

Our Mobile Application and Services are not intended for use by children. We do not knowingly collect personal information from children under the age of 13 years. If we become aware that a child under 13 has opened an account or otherwise provided us with PII, we take steps to terminate the child's account and delete such PII.

Applicable Law

This is a United States-based Mobile Application that is subject to United States law. This Mobile Application is controlled, operated, and administered by Clerkie Lending LLC from its offices within the United States of America. This Policy is provided in accordance with and subject to applicable U.S. law. If you are accessing this Mobile Application from a location outside the United States, you hereby agree that your use of this Mobile Application and our collection and use of your PII is subject to this Policy.

Updates to this Policy

We reserve the right to modify this Policy at any time, so please review it frequently. If we decide to make material changes to this Policy, we will post those changes to this Mobile Application in a manner that we deem is appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. You agree to these future updates by continuing to use our Mobile Application or Services after they have been posted. You can always obtain a copy of the most updated Policy by emailing support@clerkie.io

Contact Us

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