



Privacy Policy Disclosure Statement

IMPORTANT: BY USING THE SITE AND/OR OFFERINGS AVAILABLE ON THE SITE, YOU GIVE YOUR CONSENT THAT ALL PERSONAL DATA THAT YOU SUBMIT MAY BE PROCESSED BY US IN THE MANNER AND FOR THE PURPOSES DESCRIBED HERE. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, DO NOT USE THE SITE.

At Lenders Cooperative, Inc. (“LC”), we recognize that your privacy is important. LC’s Privacy Policy governs the practices and procedures we have put into place to safeguard the personal information we may gather and use when you visit the LC family of Websites (collectively, the Site), as well as activities related to products and services we may offer to you (collectively referred to as the Services). Please read the information within this disclosure carefully to learn more regarding your use of our Site or Services.

We reserve the right to change our Privacy Policy and related disclosures from time to time. We will update any privacy information on this page when and if our Policy changes. Your continued use of the Site and or Services available through this Site after such modifications will constitute your: (a) acknowledgement of the modified Policy; and (b) your agreement to abide and be bound by that Policy. If you have any questions about this Policy, please feel free to contact us at Privacy@lenderscooperative.com

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Types of Information We Collect

To better provide you with the best possible information regarding the products and services we offer, our system collects two types of information during your visit to the Site: Personally Identifiable Information (PII) and Aggregate Information.

Personally Identifiable Information

Personally identifiable information (PII) is information that, when used alone or with other relevant data, can identify an individual. This can be information that directly identifies an individual (e.g., name, address, social security number, telephone number, email address), or data that allows the person's identity to be inferred by linking other characteristics to that information. When you engage in certain activities on the Site, we may ask you to provide certain information about yourself.

Aggregate Information

This refers to information that does not itself identify a specific individual. If you do nothing during your visit but browse through the Site or download information, our system will automatically gather and store aggregate information about your visit. This information does not identify you personally and is used in an aggregate way to help us improve our website and tell us the number of visitors to our site each day.

Our web server automatically collects and records the following information:

- The Website's Uniform Resource Locator (URL) that points to the site from which you came to our Site;
- The URL to which you go after visiting our Site;
- What browser you are using;
- The operating system you are using;
- The date and time you access our Site; and
- Your Internet Protocol (IP) address.

How We Collect and Use Information

We do not collect any PII about you unless you voluntarily provide it to us; however, you may be required to provide certain PII to us when you elect to use certain products or services available on the Site. These could include: (a) sending us an email message; (b) submitting a form or transmitting other information by telephone or letter; or (c) registering to receive additional information about our products and services by signing up for a newsletter or product demonstration.

The information that is collected automatically and with your permission during your visit to the Site is used in the following ways:

- Monitor, review, measure, and analyze website utilization;
- Modify and enhance our Site;
- Improve the content and design of our Site;
- Respond to your requests;
- Distribute news and other information requested by visitors to our Site; and to



- Verify your identity, which helps us minimize instances of fraud.

Cookies

Depending on how you use our Site, we may store cookies on your computer in order to collect certain aggregate data about our users and to customize certain aspects of your specific user experience. A cookie is a small data text file that is stored on your computer that uniquely identifies your browser. Cookies may also include more personalized information, such as your IP address, browser type, the server your computer is logged onto, the area code and zip code associated with your server. We may use cookies to perform tasks such as monitoring aggregate site usage metrics and personalizing the Services we make available to you.

Most browsers are initially set up to accept cookies. You can reset your browser to refuse all cookies or to indicate when a cookie is being sent; however, certain aspects of the Site may not function properly if you elect to disable cookies.

Do Not Track (DNT)

Certain laws require companies to provide notice visitors to websites on how it responds to user “do not track” (DNT) settings. DNT is a concept that has been promoted by the U.S. Federal Trade Commission and other regulatory authorities, with the intent of having firms develop and implement an industry standard that would allow internet users to control the tracking of their online activities across websites. An internet browser may offer a DNT option that sends a signal about the user's DNT preference to websites the user visits. Users usually can access a browser's DNT option in browser preferences.

While the World Wide Web Consortium (W3C) has been working with industry groups, technology companies, and regulators to develop a DNT technology standard, no standard exists currently. *LC currently does not respond* to DNT signals in browsers, because no industry wide DNT standard has been adopted.

Data Analytics

Like many companies, websites and applications, LC uses Google services to improve our Site content and to support certain products or services. This integration shares certain collected information with Google. You can learn more about how Google uses this information and how you can control the information collected by Google via this collaboration [here](#).

Release of Information

We will not sell, trade, or rent your PII to others. Occasionally law enforcement or judicial authorities may require us to provide PII. In such cases, we will disclose PII upon receipt of a court order, subpoena, or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.



Information Collected for Clients

Certain products and services we offer provide our clients with the ability to solicit, engage with, or service their own customers or potential customers. In providing these products or services, LC collects and has access to certain PII that our clients' customers or potential customers provide to our clients in the normal course of business. PII gathered in this manner on behalf of our clients is governed by their respective privacy policies and practices and is subject both to contractual agreements between these clients and LC and any applicable laws and regulations. LC ensures that our clients' privacy declarations are available on their unique customer facing products, services, or websites that LC provides or supports, where applicable. LC follows applicable legal and regulatory requirements with respect to the gathering, handling, and disposal of this information, as well as any contractual obligations we have to our clients. We employ commercially reasonable methods to protect the security and integrity of this information.

User Choices on Collection and Use of Information

We may, from time to time, send you information regarding new products and services that we feel may interest you. This may occur through occasional calls, direct mail, or emails about our products and services. If you do not wish to receive solicitations from us, you can opt-out by emailing us at Privacy@lenderscooperative.com.

You also have choices with respect to cookies, as described above. By modifying your browser preferences, you have the choice to accept all cookies, to be notified when a cookie is set, or to reject all cookies. If you choose to reject all cookies, some parts of our Site may not work properly in your case.

Contact Information

If you have questions about our privacy policy, this disclosure, or feel that our Site is not following its stated PII privacy practices, please contact us at Privacy@lenderscooperative.com.