

## **FLEQ LLC CONSUMER PRIVACY POLICY**

PLEASE READ THIS CONSUMER PRIVACY POLICY CAREFULLY TO UNDERSTAND WHAT FLEQ MAY OR MAY NOT DO WITH YOUR PERSONAL INFORMATION.

<b>Why?</b>	Applicable federal, state and local laws require us to tell you how we collect, share, and protect your personal information, and in some cases, you may have the right to limit sharing.
<b>What?</b>	The types of personal information that Fleq may collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ <b>Social Security number</b></li> <li>▪ <b>Income and other assets</b></li> <li>▪ <b>Credit scores and Credit history</b></li> <li>▪ <b>Payment history</b></li> <li>▪ <b>Account balances and transactions</b></li> </ul>
<b>How?</b>	In order to effectively run our business, we need to share our customers' personal information. In the table below, we list the reasons financial companies generally can share their customers' personal information; the reasons why we choose to share such information; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fleq share?	Can you limit this sharing?
<b>Everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, , conduct portfolio analysis, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>Marketing purposes</b> — to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>Joint marketing with other financial companies</b>	<b>No</b>	<b>We Don't Share</b>
<b>Fleq Affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>No</b>	<b>We Don't Share</b>
<b>Fleq affiliates' everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>We Don't Share</b>
<b>Non-Fleq affiliates to market to you</b>	<b>No</b>	<b>We Don't Share</b>

<b>To limit our sharing</b>	Call (310) 220-6313 or email your request to <a href="mailto:info@fleq.com">info@fleq.com</a> .  PLEASE NOTE: If you are a new Fleq customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a Fleq customer, we may continue to share your information as described in this notice. However, in either case you may contact us at any time to limit our sharing.
<b>Questions?</b>	Call (310) 220-6313 or go to <a href="https://www.fleq.com/">https://www.fleq.com/</a>

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Fleq LLC
<b>What we do</b>	

<b>How does Fleq protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, and training Fleq employees to comply with Fleq’s privacy standards and policies.
<b>How does Fleq collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ <b>Apply for products and/or services</b></li> <li>▪ <b>Pay your bills</b></li> <li>▪ <b>Give us your income information</b></li> <li>▪ <b>Open an account</b></li> <li>▪ <b>Give us your contact information</b></li> <li>▪ <b>Provide employment information</b></li> </ul> <p><b>We also collect your personal information from third parties, such as credit bureaus, affiliates, or other companies.</b></p>
<b>Why can’t I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates’ everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. <b>See below under “Other important information” for more on your rights under state law.</b></p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Fleq has no affiliates.</i></b></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Fleq does not share with non-affiliates so they can market to you.</i></b></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Fleq does not jointly market.</i></b></li> </ul>
<b>Other important information</b>	

**Do Not Call Policy:** This notice is the Fleq Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Fleq employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Fleq will be placed on the Fleq Do Not Call list and will not be called in any future campaigns. To be placed on our marketing Do Not Call list, please call (310) 220-6313. If you communicate with us by telephone, we may monitor or record the call.

**California Residents:** We will not share information we collect about you with companies outside of Fleq, unless the law allows. We may share information for example, with your consent, to service your account, or to report to credit bureaus.

**Nevada Residents:** This notice is provided to you pursuant to Nevada state law. To stop marketing calls from us follow the directions above to be placed on the Fleq Do Not Call list. Nevada law requires that we also provide you with the following contact information: Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Ste 3900, Las Vegas, NV 89101; telephone: 702-486-3132; email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov).

**North Dakota Residents:** We will not disclose non-public personal information except as permitted by North Dakota law. We will not disclose any non-public personal information to non-affiliated third parties except through either your opt-in election or through other permitted exceptions, such as to maintain or service your account or to a consumer reporting agency.

**Vermont Residents:** We do not disclose non-public personal information about customers or former customers to non-affiliated third parties except as permitted by Vermont law.

**Important information about phone calls, texts, prerecorded and email messages:** If you provide Fleq with a wireless telephone number including, but not limited to, cell or VoIP numbers, you are consenting to Fleq using an automated dialing system to call or text you, or to send you prerecorded messages, in order to service, and collect on, any Fleq account(s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with Fleq, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive email from Fleq.