

PCFS SOLUTIONS GLOBAL PRIVACY POLICY

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INTRODUCTION

We, PCFS Solutions, a California corporation ("PCFS"), as a service provider of your Lender (as defined herein), know that you care about how your Personal Information is used and shared, and we take your privacy seriously. We understand that you may have questions or concerns regarding your Personal Information and how it will be used. To make this Global Privacy Policy easy to find, we make it available from the home page of PCFS's website at pcfssolutions.com (the "website"), as well as at the time of login via a hyperlink below your password. At login, please be sure to check the date our Global Privacy policy has last been updated so you can be sure you have reviewed and agree to our most current Global Policy. You may also email us at privacy@pcfssolutions.com with any privacy-related questions you have or contact us at 1-800-564-3828.

PCFS also incorporates by reference herein the privacy policies and practices of your financial service provider, including but not limited to your Lender and its affiliates and subsidiaries as well as any contracted service providers used by your Lender to facilitate various Loan processes on behalf of your Lender (collectively referred to herein as "Lender"). Notwithstanding, PCFS will not take action or share information outside the limitations set forth in this Global Privacy Policy so to the extent your Lender's privacy policies and practices provide greater rights to share or otherwise conflict with the limitations set forth in this Global Privacy Policy, this Global Privacy Policy will govern our processing of such personal information. For further information concerning the privacy policies of your Lender, please contact your Lender directly.

APPLICABILITY OF PRIVACY POLICY

PCFS is an authorized agent and service provider of your Lender to provide you (the "Borrower") the Borrower Portal at www.pcfslendinglogistics.com and other PCFS-related sites, communications, Loan information, statements, notifications, secure messaging, annual review checklists, insurance updates and/or other services as may be stated under the Terms of Use for purposes of Loan origination, servicing the Loan, communicating with your Lender, and/or relaying and reviewing certain information inputted by you to your Lender and its affiliates and subsidiaries it controls, including your Lender's logistics service providers who may act as an intermediary service provider to facilitate the Loan process (collectively "Lender") via a second portal ("Lender Portal") related to Loans, including without limitation SBA Loans ("Services").

At your request, direction, and authorization, PCFS will act solely as an intermediary between you and your Lender to provide the Services. PCFS is prohibited from retaining, using, or disclosing your Personal Information, as defined herein, for any purpose other than for the specific purpose of performing the Services.

This privacy policy applies to all information we collect through our Services from current and former users (collectively the "User" or "Users"), including you. When you are no longer a User, your information will be permanently deleted, and you will no longer have access to your personal information. This policy only applies to the Services and does not apply to the privacy practices that your Lender may provide you.

Throughout this policy, we use the term “Personal Information” to describe information that can be associated with a specific person and can be used to identify that person. We do not consider Personal Information to include information that has been aggregated and/or anonymized so that it does not identify a specific user.

INFORMATION WE COLLECT

Information We Collect

When you visit our website or use any of our Services, we collect your IP address, and standard web log information, such as your browser type and the pages you accessed on our website. You will also be asked to create a PCFS account.

If you use a PCFS website or application, such as the Borrower Portal, we may collect the following information from you:

- Account Information – text-enabled cellular/wireless telephone number, machine or mobile device ID and other similar information.
- Borrower Identification Information – primary contact name/title, your business’s legal name/DBA, street address, email address, date of birth, gender, and SSN/TIN (or other governmental issued verification numbers).
- Device Information – information about you: (a) from your mobile device or computer such as your device type, machine or mobile device identification number, Geolocation Information, time zone, language setting, browser type, and IP address, and (b) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention and other similar purposes. For fraud prevention purposes, we also may link your machine ID with the machines of others who use your same payment cards.
- Financial Information – Loan Number, Lender Loan number, Loan Amount, and other related Loan information, bank account online login information.
- Business operations information – number of employees at time of Loan Application, number of employees at time of forgiveness application, payroll schedule and costs, mortgage or lease obligations, utility payments, employer contributions, owner compensation, salary/wage deductions.
- Certain representations and acknowledgments – representations concerning tax documents or other financial information submitted to the SBA or your Lender.

We are committed to providing a safe, secure and all-around great service. Therefore, before permitting you to use the Services, we may require additional information from you we can use to verify your identity, address or other information or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention and similar services.

When you are using the Services, we collect information about your account transactions, and we may collect Geolocation Information and/or information about your computer or other access device for fraud prevention and other similar purposes.

Finally, we may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team or store results when you respond to a survey.

How We Collect Information

Primarily, we collect Personal Information directly from you through the information you input on the Borrower Portal. We may also receive personal information from your Lender.

We collect Personal Information when you visit our websites or engage with our emails or messaging center. You can learn more by reading our Cookie Notice (below). We may also capture device characteristics like keystroke timing to help us recognize valid transactions and authenticate you.

In all cases, the Personal Information we collect is subject to applicable laws and the choices that you may have exercised.

HOW WE USE PERSONAL INFORMATION

How We Use Personal Information We Collect

Our primary purpose in collecting Personal Information is to provide you with a safe, smooth, efficient, and customized experience. We may use your Personal Information to:

- provide the Services and customer support you request. PCFS is prohibited from retaining, using, or disclosing your Personal Information, as defined herein, for any purpose other than for the specific purpose of performing the Services;
- process transactions and send notices about your transactions or your network activity;
- resolve disputes and troubleshoot problems;
- prevent potentially fraudulent, prohibited or illegal activities, and enforce our User Agreement through the use of our risk and fraud tools which may include use of Account Information, Identification Information, Financial Information, Device Information, and Geolocation Information;
- create an account connection between your PCFS account and a third-party Bank account or platform;
- customize, personalize, measure, and improve our services and the content and layout of our website;
- compare information for accuracy and verify it with third parties; and
- perform other duties as required by law.

PCFS does not disclose any nonpublic personal information about you or its former Users to anyone, except your Lender to perform the Services hereunder and only as permitted by law.

Legal Basis for Processing

We rely on the following legal grounds to process your personal information:

- **Consent.** We may use your personal information as described in this Global Privacy Policy subject to your consent. To withdraw your consent, please contact us at privacy@pcfssolutions.com or contact us at 1-800-564-3828. You may also refrain from providing, or withdraw, your consent for cookies. Please see “Your rights and choices” section below for more information on opt-outs.
- **Performance of a contract.** We may need to collect and use your personal information and the personal information of your customers, as applicable, to perform our contractual obligations. When we process personal information on behalf of third parties such as your Lender, we do so pursuant to agreements with such third parties.
- **Legitimate Interests.** We may use your personal information for our legitimate interests to provide our services and to improve our services and the content on our application. We process information on behalf of third parties who have legitimate interests in operating their businesses.

HOW WE SHARE YOUR INFORMATION

How We Share Your Information Within the PCFS Network/Your Lender

To provide the Services, including preparation of Loan Applications, we need to share your Personal Information with your Lender.

Regardless, we will not disclose your Personal Information to anyone other than your Lender, except with your express permission or if we are required to do so to comply with a subpoena or other legal process.

How We Share Personal Information with Other Parties

PCFS does not share your Personal Information with other third parties for their promotional or marketing purposes.

We may share your Personal Information with:

- Your Lender (as collectively defined above in the introductory paragraph), but only for purposes allowed by this document.
- Companies that your Lender plans to merge with or be acquired by or, in the event of any bankruptcy, a bankruptcy estate. Should such a combination occur, we will

require that the new combined entity follow this Global Privacy Policy with respect to your Personal Information. If your Personal Information could be used contrary to this policy, you will receive prior notice and the opportunity to communicate preferences you may have, if applicable.

- Law enforcement, government officials, or other third parties if a Lender is compelled to do so by a subpoena, court order or similar legal procedure, when it is necessary to do so to comply with law, or where the disclosure of Personal Information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the PCFS User Agreement, or as otherwise required by law.
- Third party service providers, like Microsoft Azure, who assist us in providing Services to you or who provide fraud detection or similar services on our or any vendor's behalf.
- Service providers under contract who help with parts of our business operations (for example, fraud prevention or technology services). Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
- Other third parties with your consent or at your direction to do so.

YOUR INFORMATION RIGHTS AND CHOICES

How to Limit Our Sharing

With regard to information you provide to financial institutions, federal law (such as the [GLBA](#)) gives you the right to limit only:

- Sharing for affiliates' (financial and/or nonfinancial companies related by common ownership or control to PCFS) everyday business purposes—information about your creditworthiness.
- Affiliates (financial and/or nonfinancial companies related by common ownership or control to PCFS) from using your information to market to you
- Sharing for nonaffiliates (financial and/or nonfinancial companies not related by common ownership or control to PCFS) to market to you.

Because PCFS does not believe the GLBA applies to it and, in any case, PCFS does not share your Personal Information in any of the aforementioned ways, there is no sharing, practically speaking, to limit. Therefore, you are unable to limit our sharing.

You may, however, close your Borrower Portal account at any time by clicking: <https://pcfssolutions.com/close-my-account/>. Upon closure of your Borrower Portal account for any reason, all of your Personal Information will be deleted and you will no longer have access to the Borrower Portal. You must deal directly with your Lender.

State laws may give you additional rights to limit sharing. See the [California Notice](#) below for more on your rights under California law.

How to Access or Change Your Personal Information

You can review and update your Personal Information in your account settings at any time by logging in to your account.

Security and Storage of Your Personal Information

We store and process your Personal Information using third party server Microsoft Azure located in data centers in the United States. This information is protected by physical, electronic and procedural safeguards(i.e. End to End TLS Encryption) in compliance with applicable US federal and state regulations. We also use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our office and files, and we authorize access to Personal Information only for those employees who require it to fulfill their job responsibilities.

We strive to ensure security on our systems. Despite our efforts, we cannot guarantee that Personal Information may not be accessed, disclosed, altered or destroyed by breach of our administrative, managerial and technical safeguards. Therefore, we urge you to take adequate precautions to protect your Personal Information as well, including never sharing your PCFS account username and/or password with anyone.

If PCFS learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Services, you agree that PCFS may communicate with you electronically. PCFS may post a notice on the website if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach), please email us at privacy@pcfssolutions.com or contact us at 1-800-564-3828.

Links to Other Services or Sites

The Services may contain links to (or allow you to link to) other third-party services or websites, such as those of your Lender (as collectively defined above in the introductory paragraph). PCFS does not control the information collection of third-party services or websites that can be reached through such links. We encourage our users to be aware when they are linking to a third-party service or website and to read the privacy statements of any third-party service or website that collects personally identifiable information.

Changes to Our Global Privacy Policy

If you choose to use PCFS's Services, your use and any dispute over privacy is subject to this Notice and our [Terms of Use](#).

PCFS is always improving. As the Services evolve, we may occasionally update this Global Privacy Policy. If we modify this Global Privacy Policy, we will post the revised Global Privacy Policy to the website, and we will also revise the "last updated date" stated above. If we make material changes in the way we use Personal Information, we will notify you by posting an announcement on our website at: <https://www.pcfssolutions.com/privacy/> and update the notice's Effective Date above or by sending you an e-mail. It is your responsibility to periodically review this Global Privacy

Policy; users are bound by any changes to the Global Privacy Policy by using the Services after such changes have been first posted.

Information from Children

The Services are not directed to children under the age of 18, and children under 18 are prohibited from using the Services pursuant to the [Terms of Use](#). Accordingly, we do not knowingly collect personal information from children. If we obtain actual knowledge that we have collected Personal Information from a child under the age of 18, we will promptly delete it, unless we are legally obligated to retain such data. Please contact us at privacy@pcfssolutions or call us at 1-800-564-3828 if you believe that we have mistakenly or unintentionally collected information from a child under the age of 18.

HOW WE USE COOKIES (COOKIES NOTICE)

When you visit or use our Services or visit a third-party website for which we provide online services, we and certain business partners and vendors may use cookies and other tracking technologies (collectively, "Cookies"). We use Cookies to recognize you as a User; customize Services and other content; perform a wide range of analytics; mitigate risk and prevent potential fraud; and to promote trust and safety across our Services.

Certain Services are only available through the use of Cookies, so if you choose to disable or decline Cookies, your use of certain Services may be limited or not possible.

Do Not Track: Do Not Track ("DNT") is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not respond to DNT signals.

PCFS uses Cookies and Local Storage to manage data points for the duration of a User's session. If at anytime, the user's session stays idle for more than 10 minutes, the User logs out of the system, or closes out of the browser, the Local Storage and Cookies will be removed.

The Portal will store a cookie called ARRAffinity which is used by Microsoft Azure to monitor the state of the Portal's App Services during the user's session. There is no sensitive data captured from this cookie and is only used for monitoring purposes.

The Borrower Portal does not share any personal information with third parties although the information is shared with your Lender.

In certain instances, personal Information can be collected in Local Storage:

The following information is captured in the Web Browser's Local Storage container when the business filling out the Loan application is a sole proprietorship. Here are the limited fields that are captured during this instance:

- Borrower First Name
- Borrower Last Name
- Borrower Address

The Borrower Portal captures Demographic information about the Principal if the Borrower/user opts in to use this optional section of the application. The following principal information is captured and is secured:

- First Name
- Last Name
- Veteran Status
- Position
- Gender
- Race
- Ethnicity

First Party Local Storage data is stored on the website to store “persistent” data for the duration of the session.

TERRITORY-SPECIFIC NOTICES

U.S. Federal Notices

Gramm-Leach Bliley Act “GLBA” Disclosure Notice

By using, accessing, or interacting with the PCFS website and portal, you are consenting to receive notices about your financial privacy electronically.

Financial companies choose how they share your personal information. Federal law, such as the Gramm-Leach-Bliley Act (“GLBA”) gives consumers the right to limit some but not all sharing. Federal law also requires financial institutions to tell you how your personal information is collected, shared, and protected.

PCFS does not believe it is a “financial institution” within the meaning of the GLBA and thus does not believe the GLBA applies to it. Further, PCFS only discloses nonpublic personal information to your Lender and as may be required by law. Nonetheless, PCFS’s Privacy Policy is provided to you as part of PCFS’s good business practice, which also endeavors to nonetheless comply with the GLBA. Accordingly, this Global Privacy Policy and anything contained herein should not be used or construed as an admission that PCFS is a “financial institution” within the GLBA or that the GLBA applies to it.

Please read this notice carefully to understand what we do.

FACTS**WHAT DOES PCFS
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and transaction history ■ Account balances and payment history ■ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PCFS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PCFS share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?	Visit us at: https://www.pcfssolutions.com/privacy/ Email us at: privacy@pcfssolutions.com
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Who we are

Who is providing this notice?

PCFS, a California corporation

What we do

How does **PCFS** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **PCFS** collect my personal information?

We collect your personal information, for example, when you

- input on the Borrower Portal or visit our websites
- engage with our emails or engage with our messaging center
-

We may also receive personal information from your Lender.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- PCFS has no affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates with which we share personal information include your Lender and service providers that perform services or functions on our behalf. PCFS does not share with nonaffiliates for marketing.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We have no joint marketing partners.

Other important information

For California Customers: In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent and at your direction, to provide you Services as defined in our Global Privacy Policy.

For Vermont Customers: We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies can be found at: <https://www.pcfssolutions.com/privacy/>

Federal Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

PCFS never: (a) participates in a credit decision or the setting of terms of any credit; (b) extends, renews or continues credit or arranges for such extension, renewal or continuation of credit; (c) refers applicants or prospective applicants to creditors or lenders; (d) selects or offers to select creditors to prospective applicants who might apply for credit; or (e) otherwise engages in any activities that might be construed as those of a creditor as defined by 12 CFR §1002(l). Therefore, PCFS is not a creditor within the meaning of the Federal Equal Credit Opportunity Act. However, your Lender is, and you have certain rights under the Federal Equal Credit Opportunity Act, including the right to request specific reasons for credit denial notice as follows:

Right to Request Specific Reasons for Credit Denial Notice: If your application for business credit or Loan is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your Lender within 60 days from the date you are notified of your Lender's decision. Your Lender will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

California Notice

To view and print this California Disclosure Notice, please [click here](#).

Last updated: January 27, 2022

If you are a California resident, you may have the following rights:

PCFS does not believe it is covered by the California Consumer Privacy Act (“CCPA”) or the California Privacy Rights and Enforcement Act of 2020 (“CPRA”) because: (a) PCFS does not meet the thresholds to constitute a “business” as defined by the CCPA or the CPRA; (b) PCFS does not sell or share personal information as contemplated by the CCPA and CPRA; and (c) you hereby authorize and direct us to provide your Lender (with whom we contract as a service provider) all information inputted by you on the Borrower Portal as is necessary for PCFS to perform the Services. As such, it is PCFS’s position that the CCPA/CPRA does not apply to PCFS. Nonetheless, in an effort to endeavor in good business practice, PCFS hereby provides this CCPA/CPRA disclosure page (“Disclosure”), which supplements the PCFS Privacy Notice. PCFS’s Global Privacy Notice, found [here](#), describes the personal information that we collect, the sources from which we collect it, the purposes for which we use it, the limited circumstances under which we share personal information, and with whom we share it. Please read the following additional disclosures, which are consistent with the CCPA/CPRA:

1. Categories of personal information collected.

PCFS collects personal information from you when you use PCFS’s Services as well as from your financial lender, such as your Lender. The personal information that PCFS collects or has collected in the preceding 12 months fall into the following categories established by the CCPA/CPRA:

<i>Category</i>	<i>Examples of Data</i>	<i>Collected</i>
A. Identifiers.	Real name, alias, postal address, unique personal identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state	YES

<p>the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).</p>	<p>identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number or any other financial information, medical information or health insurance information. Some personal information included in this category may overlap with other categories.</p>	
<p>C. Protected classification characteristics under California or federal law.</p>	<p>Age, race, citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status.</p>	<p>YES</p>
<p>D. Commercial information.</p>	<p>Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<p>YES</p>
<p>E. Biometric information.</p>	<p>Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints.</p>	<p>NO</p>
<p>F. Internet or other similar network activity.</p>	<p>Browsing history, search history, information on a consumer's interaction with a website, application or advertisement.</p>	<p>NO</p>
<p>G. Geolocation data.</p>	<p>Device location.</p>	<p>NO</p>
<p>H. Sensory data.</p>	<p>Audio, electronic, visual, thermal, olfactory, or similar information.</p>	<p>NO</p>
<p>I. Professional or employment-</p>	<p>Current or past job history or performance evaluations.</p>	<p>NO</p>

related information.		
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information or student disciplinary records.	NO
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.	NO
L. Audiovisual information	Call and/or video recordings	NO

2. Categories of personal information disclosed for a business purpose.

In the preceding twelve (12) months, PCFS has disclosed the following categories of personal information for a business purpose:

- Category A: Identifiers.
- Category B: California Customer Records personal information categories.
- Category C: Protected classification characteristics under California or federal law.
- Category D: Commercial information.

3. Other California privacy rights

If applicable, California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of a website that are California residents to request certain information regarding disclosure of Personal Information to third parties for their direct marketing purposes. We do not disclose your Personal Information to third parties for their direct marketing purposes.

****Notice for California Users Under California Civil Code § 1789.3****

California website users are entitled to the following specific consumer rights notice: The Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs may be contacted in writing at 1625 N. Market Blvd., Suite N 112, Sacramento, California 95834, or by telephone at (800) 952-5210.

4. Right to Request Access, Correction and Deletion of Personal Information

You may have rights under the CCPA/CPRA to request information about the collection of your personal information by PCFS; however, these rights are not absolute and in certain circumstances do not apply. The rights under the CCPA/CPRA include:

- Right to Request Know / Access to Your personal information and Data Portability— The right to request information about the collection of your personal information. by PCFS or access your personal information.
- Right to Deletion – The right to request the deletion of personal information about you.
- Right to Opt-Out of Sale of personal information – The right to direct the business to not sell (or stop selling) your personal information.
- Right of Non-Discrimination – The right to not be discriminated against for exercising your rights under the CCPA/CPRA.

Download a copy of your personal information. You may request a copy of your personal information by visiting your Borrower Portal or emailing us at privacy@pcfssolutions.com.

Correct your personal information. You can edit and correct your personal information at any time by changing it directly in your Borrower Portal.

Delete your personal information. You may close your account at any time by clicking: <https://www.pcfssolutions.com/close-my-account/>. Upon closure of your Borrower Portal account for any reason, all of your Personal Information will be deleted, you will no longer have access to the Borrower Portal. Because your Personal Information will be deleted, PCFS will no longer be able to share your Personal Information with your Lender or any other party, and you must deal directly with your Lender.

Verification. In order to protect your personal information from unauthorized access or deletion, we may require you to verify your credentials before you can submit a rights request. If you do not have an account with us, or if we suspect that your account has suffered fraudulent or malicious activity, we may ask you to provide additional personal information for verification. If we are subsequently unable to confirm your identity, we may refuse your rights request.

Authorized agents. You may use an authorized agent to submit a rights request. If you do so, the authorized agent must present signed written authorization to act on your behalf, and you will also be required to independently verify your own identity directly with us and confirm with us that you provided the authorized agent permission to submit the rights request. This verification process is not necessary if your authorized agent provides documentation reflecting that the authorized agent has power of attorney to act on your behalf under Cal. Prob. Code §§ 4121 to 4130. Please submit your request via email at: privacy@pcfssolutions.com or contact us at 1-800-564-3828.

5. No Discrimination

PCFS will not discriminate against any consumer for exercising their rights under the CCPA, if applicable.

6. Changes to this Disclosure

PCFS reserves the right to amend this Disclosure at its discretion and at any time. When PCFS makes material changes to this Disclosure, PCFS will post the updated notice on PCFS's website at: <https://www.pcfssolutions.com/privacy/> and update the notice's Effective Date above. Further, your continued use of our Website or interaction with us through other methods following the posting of changes and/or our directing you to the updated CCPA Employee Privacy Notice constitutes your acknowledgment of such changes.

7. Contact information

If you have any questions or comments about this notice or wish to request additional information concerning the ways in which PCFS collects and uses your information described above and in the Global Privacy Policy, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Toll-Free Number: 1-800-564-3828

Email: privacy@pcfssolutions.com

Address:

PCFS Solutions

ATTN: Privacy Department

6353 El Cajon Blvd Suite 124 #557 San Diego, CA 92115

Vermont Notice

If you are a Vermont resident, you may have the following rights:

PCFS will not share your non-public personal information with unaffiliated third parties without your consent unless you authorize us to make those disclosures or other than as permitted by law. For the avoidance of any doubt, by agreeing to this Global Privacy Policy, you hereby authorize and direct us to provide your Lender (with whom we contract as a service provider) all information inputted by you on the Borrower Portal as is necessary for PCFS to perform the Services.

YOUR EUROPEAN PRIVACY RIGHTS AND CHOICES

If you reside or otherwise find yourself in the territory of Europe, your privacy rights under the European data protection laws, if applicable, include:

- Transparency and the right to information. Through our Global Privacy Policy we explain how we use and share your information. However, if you have questions or need additional information you can contact us any time at privacy@pcfssolutions.com.
- Right of access, restriction of processing, erasure. You may contact us to request information about the personal data we have collected from you and to request the correction, modification or deletion of such personal information, which requests we will do our best to honor subject to any legal, ethical and contractual obligations.
- Right to withdraw your consent at any time. When we process your personal data based on your consent, you have the right to withdraw it at any time.
- Right to object at any time. We do not use your personal data for marketing or promotional purposes. However, if you believe you have received marketing or promotional materials from us, you have the right to object at any time to receiving such materials from us by either following the opt-out instructions in commercial e-mails or by contacting us, as well as the right to object to any processing of your personal data based on your specific situation. In the latter case, we will assess your request and provide a reply in a timely manner, according to our legal, ethical and contractual obligations. Some non-marketing communications are not subject to a general opt-out, such as communications about transactions and disclosures to comply with legal or ethical requirements.
- Right to data portability. You have the right to data portability of your own personal data by contacting us.
- Right not to be subject to an automated decision, including profiling. We do not make automated decisions using your personal data that may negatively impact you.

Right to lodge a complaint with a supervisory authority. If you consider that the processing of your personal data infringes your privacy rights according to the European Privacy Regulation, you have the right to lodge a complaint with a supervisory authority, in the member state of your habitual residence, place of work, or place of the alleged infringement.

HOW TO CLOSE YOUR ACCOUNT

[Click here](#): **TO CLOSE YOUR pcfsendinglogistics.com ACCOUNT**

HOW TO CONTACT US

If you have questions or concerns regarding this Global Privacy Policy, or any feedback pertaining to your privacy and the Services that you would like us to consider, please email us at privacy@pcfssolutions.com or contact us at 1-800-564-3828