

SUBSTRATE PRIVACY NOTICE

JOINSUBSTRATE.COM

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This Privacy Notice explains how Substrate Industries, Inc. and its affiliates and/or its subsidiaries (collectively referred to as “**Substrate**”) collects, uses, discloses, and otherwise processes personal data in connection with all websites or in connection with its other services (<https://www.joinsubstrate.com/>) (collectively, the “**Services**”). We may also choose or be required by law to provide different or additional disclosures relating to the processing of personal data about residents of certain countries, regions, or states. Please refer to the Region-Specific Disclosures section below for additional disclosures that may be applicable to you.

This Privacy Notice does not address our privacy practices relating to Substrate job applicants, employees and other employment-related individuals, nor data that is not subject to applicable data protection laws (such as deidentified or publicly available information). This Privacy Notice is also not a contract and does not create any legal rights or obligations not otherwise provided by law.

Our Collection and Use of Personal Data

The categories of personal data we collect depend on how you interact with us and our Services. For example, you may provide us your personal data directly when you seek financing from one of our partner lenders.

We also collect personal data automatically when you interact with our websites and other Services and may also collect personal data from other sources and third parties.

Please note that when you provide information directly or through Substrate to a lender in connection with an application for credit, such information may be governed under other privacy policies, including the applicable lender’s privacy policy. If a lender shares information with Substrate in connection with such application, such information will be governed under the lender’s privacy policy and Substrate will only process such data in accordance with such lender’s privacy policy.

Personal Data Provided by Individuals

We collect the following categories of personal data that individuals provide us:

- **Contact Information**, including first and last name, phone number, email address, and communication preferences. We use this information primarily to fulfill your request or transaction, to communicate with you directly, and to send you marketing communications in accordance with your preferences.
- **Account Information**, including first and last name, email address, phone number, account credentials or one-time passcodes, and the products or Services you are interested in, purchased, or have otherwise used. We use this information primarily to administer your account, provide you with our products and Services, communicate with you regarding your account and your use of our products and Services, and for customer support purposes.
- **Employment Information**, such as information about your employer, including your job title.
- **Financial and Credit Information about You and Your Business**, including business identifiers (such as Employer Identification Number (EIN), State of Incorporation, Year of Incorporation, and Incorporation Number), financial statements, tax returns, business projection statements, credit scores (such as D&B credit score and FICO score), and personal identifiers (such as Social Security Number (SSN)). We collect this information primarily to connect you with prospective borrowers or participant lenders. You understand, at present, that no information provided by you to us will constitute an application for a loan.
- **Payment Information**, including payment card information, billing address, and other financial information (such as routing and account numbers). Please note that we may use third-party payment providers to process

payments made to us. If we use third-party payment processors, we may not retain any personally identifiable financial information, such as payment card number, that you provide to these third-party payment providers in connection with payments. Rather, all such information would be provided directly by you to our third-party payment providers. The payment provider's use of your personal data is governed by their privacy notice.

- **Feedback and Support Information**, including the contents of custom messages sent through the forms, chat platforms, including our online live chat or automated chat functions, email addresses, or other contact information we make available to customers, as well as recordings of calls with us, where permitted by law (including through the use of automated tools provided by us or our third-party providers). We use this information primarily to investigate and respond to your inquiries, to communicate with you via online chat, email, phone, text message, or social media, and to improve our products and Services.

If you choose to contact us, we may need additional information to fulfill the request or respond to your inquiry. We may provide additional privacy disclosures where the scope of the request we receive or personal data we require falls outside the scope of this Privacy Notice. In that case, the additional privacy disclosures will govern how we may process the information you provide at that time.

Personal Data Automatically Collected

We, and our third-party partners, automatically collect information you provide to us and information about how you access and use our products and Services when you engage with us. We typically collect this information through the use of a variety of our own and our third-party partners' automatic data collection technologies, including (i) cookies or small data files that are stored on an individual's computer and (ii) other, related technologies, such as web beacons, pixels, embedded scripts, mobile SDKs, location-identifying technologies and logging technologies. Information we collect automatically about you may be combined with other personal information we collect directly from you or receive from other sources.

We, and our third-party partners, use automatic data collection technologies to automatically collect the following data when you use our Services or otherwise engage with us:

- **Information About Your Device and Network**, including the device type, manufacturer, and model, operating system, IP address, browser type, Internet service provider, and unique identifiers associated with you, your device, or your network (including, for example, a persistent device identifier or advertising ID). We employ third-party technologies designed to allow us to recognize when two or more devices are likely being used by the same individual and may leverage these technologies (where permitted) to link information collected from different devices.
- **Information About the Way Individuals Use Our Services and Interact With Us**, including the site from which you came, the site to which you are going when you leave our Services, how frequently you access our Services, whether you open emails or click the links contained in emails, whether you access our Services from multiple devices, and other browsing behavior and actions you take on our Services (such as the pages you visit, the content you view, videos you watch, the communications you have through our Services, and the content, links and ads you interact with). We employ third-party technologies designed to allow us to collect detailed information about browsing behavior and actions that you take on our Services, which may record your mouse movements, scrolling, clicks, and keystroke activity on our Services and other browsing, search or purchasing behavior. We may also use third-party technologies to collect information about your interactions with our marketing emails (such as open rates and link clicks). These third-party technologies may also record information you enter when you interact with our products or Services, or engage in chat features or other communication platforms we provide.
- **Information About Your Location**, including general, non-precise geographic location that we or our third-party providers may derive from your IP address. All of the information collected automatically through these tools allows us to improve your customer experience. For example, we may use this information to enhance and personalize your user experience, to monitor and improve our products and Services, to offer communications features such as live and automated chat, and to improve the effectiveness of our products, Services, offers, advertising, communications and customer service. We may also use this information to: (a) remember information so that you will not have to re-enter it during your visit or the next time you visit the site; (b) provide custom, personalized content and information, including targeted content and advertising; (c) identify you across multiple devices; (d) provide and monitor the effectiveness of our Services; (e) monitor aggregate metrics such as total number of visitors, traffic, usage, and demographic patterns on our website; (f) diagnose or fix technology problems; and (g) otherwise to plan for and enhance our products and Services.

For information about the choices you may have in relation to our use of automatic data collection technologies, please refer to the [Your Privacy Choices](#) section below.

Personal Data from Other Sources and Third Parties

We, and our third-party partners, may receive the same categories of personal data as described above from the following sources and other parties:

- **Our Affiliates:** We may receive personal data about you from other Provable entities for purposes and uses that are consistent with this Privacy Notice.
- **Consumer Reporting Agencies and other Third-Party Financial Service Providers:** We may receive information about your personal and your business' creditworthiness, such as credit scores and credit reports, from third-party credit bureaus (e.g., Equifax, Dun & Bradstreet, FICO) and other financial data providers to assist in connecting you to lenders and performing services on behalf of such lenders.
- **Single Sign-On:** We may provide you the ability to log in to our Services through certain third-party accounts you maintain. When you use these single sign-on protocols to access our Services, we do not receive your login credentials for the relevant third-party service. Instead, we receive tokens from the single sign-on protocol to help identify you in our system (such as by your username) and confirm you successfully authenticated through the single sign-on protocol. This information allows us to more easily provide you access to our products and Services.
- **Other Customers:** We may receive your personal data from our other customers. For example, a customer may provide us with your contact information as a part of a referral.
- **Social Media:** When you interact with our Services through other social media networks, such as when you follow us or share our content on other social networks, we may receive some information that you permit the social network to share with third parties. The data we receive is dependent upon your privacy settings with the social network, and may include profile information, profile picture, username, and any other information you permit the social network to share with third parties. You should always review and, if necessary, adjust your privacy settings on third-party websites and social media networks and services before sharing information and/or linking or connecting them to other services. We use this information primarily to operate, maintain, and provide to you the features and functionality of our Platform and the Services, as well as to communicate directly with you, such as to send you messages about products and services that may be of interest to you.
- **Service Providers:** Our service providers that perform services on our behalf, such as analytics and certain marketing providers, may collect personal data and often share some or all of this information with us. For example, we may receive personal data from our analytics providers.
- **Other Sources:** We may also collect personal data about you from other sources, including publicly available sources, third-party data providers, brand partnerships, or through transactions such as mergers and acquisitions.
- **Inferences:** We may generate inferences or predictions about you and your interests and preferences based on the other personal data we collect and the interactions we have with you.

Additional Uses of Personal Data

In addition to the primary purposes for using personal data described above, we may also use personal data we collect to:

- Fulfill or meet the reason the information was provided, such as to fulfill our contractual obligations, to facilitate payment for our products and Services, or to deliver the Services requested;
- Conduct purely processing activities in connection with any loan application you submit to a lender or servicing such loans on behalf of a lender;
- Manage our organization and its day-to-day operations;
- Facilitate the relationship we have with you and, where applicable, the company you represent;
- Request you provide us feedback about our product and service offerings;
- Address inquiries or complaints made by or about an individual in connection with our products or Services;
- Administer, improve, and personalize our products and Services, including by recognizing you and remembering your information when you return to our products and Services;
- Develop, operate, improve, maintain, protect, and provide the features and functionality of our products and Services;
- Identify and analyze how you use our products and Services;

- Infer additional information about you from your use of our products and Services, such as your interests;
- Create aggregated or de-identified information that cannot reasonably be used to identify you, which information we may use for purposes outside the scope of this Privacy Notice;
- Conduct research and analytics on our user base and our products and Services, including to better understand the demographics of our users;
- Improve and customize our products and Services to address the needs and interests of our user base and other individuals we interact with;
- Test, enhance, update, and monitor the products and Services, or diagnose or fix technology problems;
- Help maintain and enhance the safety, security, and integrity of our property, products, Services, technology, assets, and business;
- Defend, protect, or enforce our rights or applicable contracts and agreements (including our Terms of Use), as well as to resolve disputes, to carry out our obligations and enforce our rights, and to protect our business interests and the interests and rights of third parties;
- Detect, prevent, investigate, or provide notice of security incidents or other malicious, deceptive, fraudulent, or illegal activity and protect the rights and property of Substrate and others;
- Facilitate business transactions and reorganizations impacting the structure of our business;
- Comply with contractual and legal obligations and requirements;
- Fulfill any other purpose for which you provide your personal data, or for which you have otherwise consented.
- Any other reason permitted by law.

Our Disclosure of Personal Data

We disclose or otherwise make available personal data in the following ways:

- **Consumer Reporting Agencies:** We may share your information with credit bureaus and other financial service providers to obtain credit scores, verify information, or facilitate lender matching based on lender's underwriting guidelines.
- **To Lenders or Borrowers:** Depending on the type of account you have with us, we may share your information at your direction to other lenders and borrowers that use our Services.
- **To Marketing Providers:** We coordinate and share personal data with our marketing providers in order to advertise and communicate with you about the products and Services we make available.
- **To Ad Networks and Advertising Partners:** We work with third-party ad networks and advertising partners to deliver advertising and personalized content on our Services, on other websites and services, and across other devices. These parties may collect information automatically from your browser or device when you visit our websites and other services through the use of cookies and related technologies. This information is used to provide and inform targeted advertising, as well as to provide advertising-related services such as reporting, attribution, analytics, and market research.
- **To Service Providers:** We engage other third parties to perform certain services on our behalf in connection with the uses of personal data described in the sections above. Depending on the applicable services, these service providers may process personal data on our behalf or have access to personal data while performing services on our behalf.
- **To Other Businesses as Needed to Provide Services:** We may share personal data with third parties you engage with through our Services or as needed to fulfill a request or transaction including, for example, payment processing services.
- **In Connection with a Business Transaction or Reorganization:** We may take part in or be involved with a business transaction or reorganization, such as a merger, acquisition, joint venture, or financing or sale of company assets. We may disclose, transfer, or assign personal data to a third party during negotiation of, in

connection with, or as an asset in such a business transaction or reorganization. Also, in the unlikely event of our bankruptcy, receivership, or insolvency, your personal data may be disclosed, transferred, or assigned to third parties in connection with the proceedings or disposition of our assets.

- **To Facilitate Legal Obligations and Rights:** We may disclose personal data to third parties, such as legal advisors and law enforcement:
 - o in connection with the establishment, exercise, or defense of legal claims;
 - o to comply with laws or to respond to lawful requests and legal process;
 - o to protect our rights and property and the rights and property of our agents, customers, and others, including to enforce our agreements, policies, and terms of use;
 - o to detect, suppress, or prevent fraud;
 - o to reduce credit risk and collect debts owed to us;
 - o to protect the health and safety of us, our customers, or any person; or
 - o as otherwise required by applicable law.
- **With Your Consent or Direction:** We may disclose your personal data to certain other third parties or publicly with your consent or direction. For example, with your permission, we may post your testimonial on our websites.

Your Privacy Choices

The following privacy choices are made available to all individuals with whom we interact. You may also have additional choices regarding your personal data depending on your location or residency. Please refer to our Region-Specific Disclosures below for information about additional privacy choices that may be available to you.

Communication Preferences

- **Email Communication Preferences:** You can stop receiving promotional email communications from us by clicking on the “unsubscribe” link provided in any of our email communications. Please note you cannot opt-out of service-related email communications (such as, account verification, transaction confirmation, or service update emails).
- **Phone Communication Preferences:** You can stop receiving promotional phone communications from us by informing the caller you no longer wish to receive promotional phone calls from us, following the instructions provided on the call for opting out of promotional phone calls (where available), or replying STOP to any one of our promotional text messages. Please note we may need to continue to communicate with you via phone for certain service-related messages (such as, sending a verification code to your phone via call or text for purposes of verifying the authenticity of a log-in attempt).

Automatic Data Collection Preferences

You may be able to utilize third-party tools and features to further restrict our use of automatic data collection technologies. For example, (i) most browsers allow you to change browser settings to limit automatic data collection technologies on websites, (ii) most email providers allow you to prevent the automatic downloading of images in emails that may contain automatic data collection technologies, and (iii) many devices allow you to change your device settings to limit automatic data collection technologies for device applications. Please note that blocking automatic data collection technologies through third-party tools and features may negatively impact your experience using our Services, as some features and offerings may not work properly or at all. Depending on the third-party tool or feature you use, you may not be able to block all automatic data collection technologies or you may need to update your preferences on multiple devices or browsers. We do not have any control over these third-party tools and features and are not responsible if they do not function as intended.

Targeted Advertising Preferences

Substrate does not currently engage third parties to facilitate targeted advertising on our Services. However, we may do so in the future to show you personalized ads based on predictions of your preferences and interests developed using personal data we maintain and personal data our third-party partners obtain from your activity over time and across nonaffiliated websites and other Services (collectively “**Personalized Ads**”). If and when we engage in Personalized Ads, we will update this Privacy Notice, and provide you the opportunity to exercise control over the advertisements that you see by leveraging one or more targeted advertising opt-out programs. For example:

- **Device-Specific Opt-Out Programs:** Certain devices provide individuals the option to turn off targeted advertising for the entire device (such as Apple devices through their App Tracking Transparency framework or Android devices through their opt out of ads personalization feature). Please refer to your device manufacturer’s user guides for additional information about implementing any available device-specific targeted advertising opt-outs.
- **Digital Advertising Alliance:** The [Digital Advertising Alliance](https://optout.aboutads.info/?c=2&lang=EN) allows individuals to opt out of receiving online interest-based targeted advertisements from companies that participate in their program. Please follow the instructions at <https://optout.aboutads.info/?c=2&lang=EN> for browser-based advertising and <https://www.youradchoices.com/appchoices> for app-based advertising to opt out of targeted advertising carried out by our third-party partners and other third parties that participate in the Digital Advertising Alliance’s self-regulatory program.
- **Network Advertising Initiative:** The [Network Advertising Initiative](https://optout.networkadvertising.org/?c=1) similarly allows individuals to opt out of receiving online interest-based targeted advertisements from companies that participate in their program. Please follow the instructions at <https://optout.networkadvertising.org/?c=1> to opt out of browser-based targeted advertising carried out by our third-party partners and other third parties that participate in the Network Advertising Initiative’s self-regulatory program.
- **Platform-Specific Opt-Out Programs:** Certain third-party platforms provide individuals the option to turn off targeted advertising for the entire platform (such as certain social media platforms). Please refer to your platform provider’s user guides for additional information about implementing any available platform-specific targeted advertising opt-outs.

Please note that when you opt out of receiving interest-based advertisements through one of these programs, this does not mean you will no longer see advertisements from us or on our Services. Instead, it means that the online ads you do see from relevant program participants should not be based on your interests. We are not responsible for the effectiveness of, or compliance with, any third parties’ opt-out options or programs or the accuracy of their statements regarding their programs. In addition, program participants may still use automatic data collection technologies to collect information about your use of our Services, including for analytics and fraud prevention as well as any other purpose permitted under the applicable advertising industry program.

Partner-Specific Preferences

Certain of our third-party providers and partners offer additional ways that you may exercise control over your personal data, or automatically impose limitations on the way we can use personal data in connection with the services they provide:

- **Google Analytics:** Google Analytics allows us to better understand how our customers interact with our Services. For information on how Google Analytics collects and processes data, as well as how you can control information sent to Google, review Google’s website here: www.google.com/policies/privacy/partners/. You can learn about Google Analytics’ currently available opt-outs, including the Google Analytics Browser Add-On here: <https://tools.google.com/dlpage/gaoptout/>.

Children’s Personal Data

Our Services are not directed to, and we do not intend to, or knowingly, collect or solicit personal data from children under the age of 18. If an individual is under the age of 18, they should not use our Services or otherwise provide us with any personal data either directly or by other means. If a child under the age of 16 has provided personal data to us, we encourage the child’s parent or guardian to contact us to request that we remove the personal data from our systems. If we learn that any personal data we collect has been provided by a child under the age of 16, we will promptly delete that personal data.

Security of Personal Data

We have implemented reasonable physical, technical, and organizational safeguards that are designed to protect your personal data. However, despite these controls, we cannot completely ensure or warrant the security of your personal data.

Retention of Personal Data

We will usually retain the personal data we collect about you for no longer than reasonably necessary to fulfil the purposes for which it was collected, and in accordance with our legitimate business interests and applicable law. However, if necessary, we may retain personal data for longer periods of time as required under applicable law or as needed to resolve disputes or protect our legal rights.

To determine the appropriate duration of the retention of personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of personal data and if we can attain our objectives by other means, as well as our legal, regulatory, tax, accounting, and other applicable obligations.

Once retention of the personal data is no longer reasonably necessary for the purposes outlined above, we will either delete or deidentify the personal data or, if that is not possible (for example, because personal data has been stored in backup archives), we will securely store the personal data and isolate it from further active processing until deletion or deidentification is possible.

Third-Party Websites and Services

Our Services may include links to third-party websites, plug-ins, applications and other services. Except where we post, link to or expressly adopt or refer to this Privacy Notice, this Privacy Notice does not apply to any personal data practices of third parties. To learn about the personal data practices of third parties, please visit their respective privacy notices.

Region-Specific Disclosures

We may choose or be required by law to provide different or additional disclosures relating to the processing of personal data about residents of certain countries, regions or states. Please refer below for disclosures that may be applicable to you:

- **United States:** If you are a resident of the United States, please click [here](#) for additional U.S.-specific privacy disclosures, including a description of the personal data rights made available to residents of certain states under applicable law.

Updates to This Privacy Notice

We may update this Privacy Notice from time to time. When we make changes to this Privacy Notice, we will change the date at the beginning of this Privacy Notice. If we make material changes to this Privacy Notice, we will notify individuals by email to their registered email address, by prominent posting on this website or our other platforms, or through other appropriate communication channels. All changes shall be effective from the date of publication unless otherwise provided.

Contact Us

If you have any questions or requests in connection with this Privacy Notice or other privacy-related matters, please send an email to kelvin@joinsubstrate.com.

ADDITIONAL UNITED STATES PRIVACY DISCLOSURES

These disclosures supplement the information contained in our [Privacy Notice](#) by providing additional information about our personal data processing practices relating to individual residents of certain states in the United States. For a detailed description of how we collect, use, disclose, and otherwise process personal data, please read our [Privacy Notice](#).

Nevada Residents

If you are a resident of the state of Nevada in the United States, you have the right to opt out of the sale of your personal data. Although we do not currently sell personal data of Nevada residents (as defined under Nevada law), you may submit a request to opt-out of the sale of your personal data by sending an email to kelvin@joinsubstrate.com.

California, Colorado, Connecticut, Florida, Montana, Oregon, Texas, Utah, and Virginia Residents

If you are a resident of the state of California, Colorado, Connecticut, Florida, Montana, Oregon, Texas, Utah, or Virginia in the United States the following supplementary disclosures apply to you.

Personal Data Disclosures, Sales and Targeted Advertising

We disclose all of the categories of personal data we collect to the categories of recipients set forth in the [Our Disclosure of Personal Data](#) section of our [Privacy Notice](#). However, we do not sell personal data, and we do not currently process or otherwise share personal data for the purpose of displaying advertisements that are selected based on personal data obtained or inferred over time from an individual's activities across non-affiliated businesses or websites, applications, or other services (otherwise known as "targeted advertising" or "cross-context behavioral advertising"), although as provided in our [Privacy Notice](#), we may do so in the future.

Sensitive Personal Data

The following personal data elements we collect may be classified as "sensitive" under certain privacy laws:

- Government ID numbers, including social security number, driver's license number, state identification card number, or passport number.
- Account log-in, financial account, debit card or credit card number in combination with any required security or access code, password or credentials allowing access to an account.
- We only use or disclose sensitive personal data where reasonably necessary and proportionate for the purposes of providing products and performing services you have requested, verifying and improving the products and services we provide, detecting security incidents, fraud, and other illegal actions, ensuring the physical safety of natural persons, performing services on behalf of the business, or short-term transient use. We only collect and process sensitive personal data without the purpose of inferring characteristics about the relevant individual, and we do not sell sensitive personal data or process or otherwise share sensitive personal data for the purpose of targeted advertising.

Deidentified Information

We may at times receive, or process personal data to create, deidentified information that can no longer reasonably be used to infer information about, or otherwise be linked to, a particular individual or household. Where we maintain deidentified information, we will maintain and use the information in deidentified form and not attempt to reidentify the information except as required or permitted by law.

Your Additional U.S. Privacy Choices

Depending on your state of residency and subject to certain legal limitations and exceptions, you may be able to exercise some or all of the following rights:

- **Right to Know:** The right to confirm whether we are processing personal data about you and, for residents of California and Oregon only, to obtain certain personalized details about the personal data we have collected about you, including:
 - o The categories of personal data collected;
 - o The categories of sources of the personal data;
 - o The purposes for which the personal data were collected;
 - o The categories of personal data disclosed to third parties (if any), and the categories of recipients to whom this personal data were disclosed;
 - o The categories of personal data shared for targeted advertising purposes (if any), and the categories of recipients to whom the personal data were disclosed for these purposes;
 - o The categories of personal data sold (if any) and the categories of third parties to whom the personal data were sold; and
 - o For Oregon residents only, a list of specific third parties to whom personal data have been disclosed.
- **Right to Access & Portability:** The right to obtain access to the personal data we have collected about you and, where required by law, the right to obtain a copy of the personal data in a portable and, to the extent technically feasible, readily usable format that allows you to transmit the data to another entity without hindrance.
- **Right to Correction:** The right to correct inaccuracies in your personal data, taking into account the nature of the personal data and the purposes of the processing of the personal data.
- **Right to Deletion:** The right to have us delete personal data we maintain about you.

Depending on your state of residency, you may also have the right to not receive retaliatory or discriminatory treatment in connection with a request to exercise the above rights. However, the exercise of the rights described above may result in a different price, rate or quality level of product or service where that difference is reasonably related to the impact the right has on our relationship or is otherwise permitted by law.

Submitting Privacy Rights Requests

Please submit a request specifying the right you wish to exercise by:

- Completing our online form found [here](#); or
- Calling our toll-free U.S. telephone number: **[NUMBER]**.

Before processing your request to exercise certain rights (including the Right to Know, Access & Portability, Correction, and Deletion), we will need to verify your identity and confirm you are a resident of a state that offers the requested right(s). In order to verify your identity, we will generally either require the successful authentication of your account, or the matching of sufficient information you provide us to the information we maintain about you in our systems. As a result, we require requests submitted through our online form and toll-free number to include first and last name, email address, phone number, state of residency and/or the date of your last transaction with us.

In certain circumstances, we may decline or limit your request, particularly where we are unable to verify your identity or locate your information in our systems, or where you are not a resident of one of the eligible states.

Submitting Authorized Agent Requests

In certain circumstances, you are permitted to use an authorized agent to submit requests on your behalf through the designated methods set forth above where we can verify the authorized agent's authority to act on your behalf. In order to verify the authorized agent's authority, we generally require evidence of either (i) a valid power of attorney or (ii) a signed letter containing your name and contact information, the name and contact information of the authorized agent, and a statement of authorization for the request. Depending on the evidence provided and your state of residency, we may still need to separately reach out to you to confirm the authorized agent has permission to act on your behalf and to verify your identity in connection with the request.

Appealing Privacy Rights Decisions

Depending on your state of residency, you may be able to appeal a decision we have made in connection with your privacy rights request. All appeal requests should be submitted by replying to the communication resolving your original request.

Additional California-Specific Disclosures

The following disclosures only apply to residents of the State of California.

California Categories of Personal Data

California law requires we provide disclosures to you about what personal data we collect by reference to the enumerated categories of personal data set forth within California law. To address this obligation, we have identified the relevant enumerated California personal data category for the personal data described in the Our Collection and Use of Personal Data section of our Privacy Notice below:

- **Identifiers**, such as **name, business or personal address, email address, and phone number**.
- **Commercial information**, such as business name, business address, business financial information including projections, and tax returns.
- **Internet / network information**, such as device information and IP address.
- **Professional / employment information**, such as employment history and salary.
- **Sensitive personal data**, such as consumer reports, payment information, and other financial account information.