

## **Wise F & I Consumer Privacy Statement**

At Wise F & I - we want you to be fully informed about how we use and protect your information. Please take a moment to review this privacy policy.

### ***Information We Collect About You***

If you are a customer, we collect certain information about you, such as your full name, primary residence mailing address, phone number(s) and email address as needed to provide our products and services to you. Credit card and/or checking account information utilized for processing payment is accomplished through a third party and is not retained by us.

The above information is collected from the following sources:

- Information we receive from you on applications or other forms;
- Information we receive from you verbally;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may use your personal information to:

- process and administer your order for our products and services;
- verify your identity and protect against fraud;
- provide the products and services you request;
- contact you about future Wise F & I identity protection and insurance products and services; and
- conduct quality testing and improve our products and services.

### ***To Whom May We Disclose***

We do not sell your personal information. We may disclose (applying to both current customers and former customers) the above information to our service providers who help us provide our products and services. We may also disclose that information:

- In accordance with your express instructions or consent, or the express instructions or consent of your authorized representative;
- For fraud prevention;
- To carry out transactions requested by you; and
- As otherwise permitted by law.

### ***Information Used For Marketing***

We may disclose the above information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

By responding to offers of products or services of our affiliates or non-affiliated third parties, you may be disclosing your personal information directly to them. Use and disclosure of your information by them in connection with their products and services is governed by their respective privacy policies. We do not control their use or disclosure of that information.

### ***Consumer's Right to Opt Out***

If you prefer that we not disclose the above information about you to affiliated and nonaffiliated third parties, you may opt out of these disclosures. That is, you may direct us not to make those disclosures (other than those permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may email Wise F & I at [idtwoptout@pmg-sales.com](mailto:idtwoptout@pmg-sales.com) or call Wise F & I at (888) 427-2037.

Additionally, under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies are permitted to include your name on lists used by creditors or insurers to make firm offers of credit or insurance that are not initiated by you ("Firm Offers"). The FCRA also provides you the right to opt out, which prevents Consumer Credit Reporting Companies from providing your credit file information for firm offers. Through [www.optoutprescreen.com](http://www.optoutprescreen.com), you may request to:

- Opt-Out from receiving Firm Offers for Five (5) Years (*electronically through this web site*);
- Opt-Out from receiving Firm Offers permanently (*mail Permanent Opt-Out Election form, available through this web site*); and/or
- Opt-In and be eligible to receive Firm Offers. This option is for consumers who have previously completed an Opt-Out request (*electronically through this web site*).

If you choose to opt-out, you will no longer be included in firm offer lists provided by these consumer credit reporting companies. If you are not receiving firm offers because you have previously completed a request to opt out, you can request to opt in. For questions, call 1-888-5-OPTOUT (1-888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

## ***Cookies***

If you access our web site, we may use cookies. Cookies are small bits of computer code that we install on your computer. We use cookies to make your visit to our web site easier, and to collect information such as traffic, viewing and usage patterns, but only on an anonymous basis. For web site visitors who do not make purchases or sign in to our member area, our web server does not have access to personally identifiable information about you. It does not know your e-mail address unless you volunteer it. We place unique identifier cookies on the hard drives of those who sign on which are used to maintain the visitor "sign on" status for the duration of the visit, for one-time customizing/tailoring of your visit and for long-term storage of user preferences. We also use cookies to track the pages visited by a visitor so that we can deliver content based on the visitor's profile (as provided by the visitor) and the visitor's past activity on the web site. We collect click-stream data and HTTP protocol elements through access logs. This information is not personally identifiable and is used for web site and system administration including: research and development, user analysis and business decision-making. In addition, we may work with third parties who advertise on our web site or on whose web sites we advertise. We cannot control the cookies or other instruments those third parties may use to collect personal information.

## ***Confidentiality and Security***

We restrict access to the above information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

## ***Restricted access***

To access your personal information on our web site, you are required to select a user name and password. It is your responsibility to restrict access to your user name and password so that only you may gain entry to your personal information online.

## ***Other Web Sites***

You may access our web site through other web sites. We are not responsible for the collection of information by those other web sites, and are not bound by any policies or statements made on such sites. Other web sites, Internet search engines and marketing

companies through which you access our web site may use persistent or session cookies and collect information such as traffic, viewing and usage patterns.

### ***Children's privacy***

Our web site, and our products and services, are designed for use only by individuals who are 13 years or older. We do not knowingly solicit or retain information from individuals who are less than 13 years old. If you are less than 13 years old, please do not submit any personal information to us. In some or all cases, we may elect not to provide our products or services to anyone under 18 years old.

### ***Changes to our privacy policy and other changes***

We will not change these policies until those changes are posted on our web site. If you use our web site, you agree that we may notify you of changes to our privacy policy by updating our web site.

If we are acquired by another company or business, merge with another company or business, or complete a similar business transaction, your personal information may be transferred as part of that transaction. We will post notice of that transaction on our web site for a limited period of time.

### ***Questions and comments***

If you have questions or comments about our privacy policy, please contact us at the customer service number posted on our web site or provided in your materials.