

Land Line Lending, LLC
Online Privacy Statement

Last updated: February 1, 2020

Land Line Lending, LLC (“LLL,” we, our, or us) respects your privacy, and is committed to protecting your personal information. This Online Privacy Statement (this “Statement”) applies to www.landlinelending.com (the “Site”), and explains how we collect, use, and share your information. By utilizing the Site, you agree to the terms and conditions of this Statement.

PLEASE CAREFULLY READ THIS STATEMENT BEFORE USING THE SITE, AS IT AFFECTS YOUR LEGAL RIGHTS AND OBLIGATIONS. CONTINUING TO NAVIGATE THIS SITE CONSTITUTES YOUR AGREEMENT TO THE TERMS OF THIS STATEMENT.

LLL controls this site. Software, hosting and other functions may be provided by our service providers (“Service Providers”) or business partners. This Statement does not apply to any of our other websites or offline activities (unless otherwise specifically stated) and you may also receive additional privacy notices from us if you are a customer or if you reside in a location that requires additional disclosures.

The Site is intended for persons currently residing in the United States who have reached the age of majority in their states and for LLL clients and customers. You are not authorized to access the Site if you are located outside the United States.

Information Collection on the Website

When you visit our Site, we collect information about you, including your IP address, browser choice, operating system, date and time of visit and the website you navigated from. This information helps us tailor your online experience to your device and to serve you information most relevant to you. Additionally, we also collect Personal Information that you provide to us if you use the Site to apply for or use our products or services, request additional information from us or participate in a promotion or survey. In such cases, if you so choose, you may give us your name, contact information, Social Security number, date of birth and email address.

How We Define Personal Information

For purposes of this Privacy Statement, “Personal Information” means any information you provide us on the Site that personally identifies you. For example, Personal Information includes your name, postal address, telephone, fax and mobile numbers, email address, Social Security number, login credentials, and account numbers. Personal Information also includes information that does not directly identify you but when combined with other information identifies (or can be used to identify) you.

We use Personal Information to:

- identify you so you can access and use the Site and we can personalize your experience of the Site;

- respond to your inquiries and fulfill your requests for information, products or Site;
- verify your identity;
- deliver advertisements and marketing communications to you;
- help us understand the types of products that interest you and present you with offers for them;
- provide you with important notices about our products and policies or other administrative information;
- evaluate your eligibility for products;
- allow you to use our planning tools available on the Site;
- conduct data analysis, identify usage trends, and determine the effectiveness of promotional campaigns;
- develop and improve the Site and our products;
- detect and prevent fraud;
- comply with applicable laws and regulations, legal process, and law enforcement requirements;
- to allow you to utilize features within our Sites by granting us access to information on your device; and
- enforce the applicable Site Terms of Use (including this Statement) and our other contracts with you (collectively “Terms of Use”).

Information Collection for Everyday Business Purposes

If you are an LLL customer or are seeking to become one of our valued customers, we may collect personal information from you directly or through third parties. We may collect the following categories of personal information about our customers and potential customers:

- E-mail address
- Personal and business contact information
- Social security number and driver’s license number
- Birth date
- Marital status
- Transaction or loss history
- Credit history
- Credit scores
- Assets, liabilities, cash flow and net worth
- Investment experience
- Purchase history
- Mortgage history
- Financial account information
- Employment information
- Wire transfer instructions

We may also collect “protected class” information (e.g., race, sex, gender national origin and age) from you in order to comply with relevant anti-discrimination laws, as well as certain biometric information for information security and fraud prevention purposes.

Cookies, Web Beacons and Other Embedded Technologies

Our Site uses cookies, web beacons, Adobe Flash and similar embedded technologies. Web beacons and cookies gather data that help us understand how you use our Site and to make your browsing experience more seamless. You may manage how and whether you allow certain embedded technologies by modifying your browser settings. Please see your web browser's privacy policy for specific instructions regarding how to limit the use of these technologies on your computer. If you limit or delete embedded technologies, you may be unable to access or use all or part of the Site or benefit from information or services offered.

Children's Privacy

We do not knowingly collect personally identifiable information from children under 13 without parental consent. **THIS SITE IS NOT DIRECTED TO OR INTENDED FOR INDIVIDUALS UNDER 13 YEARS OF AGE.** If you are under the age of 13, please do not provide us personally identifiable information of any kind whatsoever.

Information Use and Sharing

We may share your information as follows:

Affiliates: LLL shares Personal Information within LLL's corporate family for the affiliates everyday business purposes, to allow affiliates to market to you, or to allow affiliates to provide you with products you requested, and as required by law.

Service Providers: LLL shares information with LLL's third-party service providers that help us operate the Site, provide LLL products and personalize your experience on the Site. We also may share information with other service providers that help us with processing, sending emails, order fulfillment, conducting advertising, providing customer service or product support, industry benchmarking, consumer analysis, market research, and administering promotions.

Corporate Transactions: LLL may share and transfer Personal Information if LLL is involved in a merger, sale, acquisition, divestiture, restructuring, reorganization, dissolution, bankruptcy, or other change of ownership or control by LLL or any affiliated company (in each case, whether in whole or in part).

Other Lawful Disclosures: LLL also shares information: (i) as permitted by law; (ii) if we determine that disclosure of specific information is necessary to comply with the request of a law enforcement or regulatory agency or other legal process; (iii) to protect the rights, privacy, property, interests or safety of our company or our affiliates, customers, business partners, employees, or the general public; (iv) to pursue available remedies or limit the damages; (v) to enforce LLL's Terms of Use; and (vi) to respond to an emergency.

LLL never publicly discloses any Personal Information related to financial or payment activities or any government identification numbers. LLL also does not allow unauthorized publishing or disclosure of any user's non-public contacts.

Advertising

We advertise our products and services on our Site and unaffiliated websites. To do so, we may use information about your relationship with us including the types of accounts you have, the state in which you do business and your purchase activity. These advertisements may be presented in the form of banner ads, splash ads (ads that appear as you sign on or sign off your online accounts) and other formats and may include prescreened offers of credit.

Third Party Links

We may reference links to other websites (including blogs, articles, products, services, news sites and other web sites) in our content controlled by third parties who are not affiliated with us (Third-Party Sites). These Third-Party Sites may not follow our same privacy, security, or accessibility standards. We are not associated with the Third- Party Sites referenced and are not responsible for, or endorse or guarantee, the content, web sites, products, services or operations of the Third-Party Sites or their affiliates. We are not responsible for how these Third-Party Sites collect information. We cannot guarantee how these Third-Party Sites use cookies, or if they place cookies on your computer that may identify you personally. We urge you to review the privacy policies of each of the linked websites you visit before providing them with any personally identifiable information. We do not guarantee and are not responsible for the privacy or security of third-party websites linking to our website, including the reliability, accuracy and completeness of the information they provide.

Social Media

We use social media platforms to enable you to share and collaborate online. All content you post and make available on these social media platforms (including, without limitation, any personal information, pictures, or opinions) is subject to each social media provider's Terms of Use and Privacy Policies. To better understand your rights and obligations about such content, please refer to them.

Information Security

We restrict access to nonpublic personal information about you to those employees and service providers who need to know such information (e.g., to process your transactions or provide services to you). We and our service providers maintain physical, electronic, and procedural safeguards designed to protect against loss or unauthorized access, disclosure, alteration or destruction of the information you provide on our Site.

Maintaining Accurate Information

We endeavor to maintain the accuracy of personally identifiable information we collect. Please contact your branch, account representative or call our us at 855-700-7270, if you believe that our information about you is incomplete, out-of-date, or incorrect. You may also log in to your account online to update your email address.

California Residents

California Code Section 1798.83 permits individual California residents to opt-out of LLL's disclosure of Personal Information to third parties for their direct marketing purposes. LLL currently does not disclose Personal Information to third parties for their direct marketing purposes.

Request for Deletion

If you would like to correct or delete Personal Information, please send us an e-mail with your request to info@landlinelending.com or send us a letter to Land Line Lending, LLC, 1501 N. Pierce Street, Ste. 104, Little Rock, AR 72207. LLL reserves the right to request that you provide information that will enable LLL to confirm that you have the authority to correct or delete the Personal Information that you want corrected or deleted. LLL will use reasonable efforts to correct your Personal Information but may not be able to correct or delete Personal Information shared with third parties,

Changes to this Notice

We may add to, delete, or change the terms of this Online Privacy Statement from time to time by posting a notice of the change (or an amended Online Privacy Statement) at this website. Your continued use of our website or any online service following notification will constitute your agreement to the revised Online Privacy Statement.

Questions

If you have any questions regarding this Online Privacy Statement, you can call us at 855-700-7270.