California Consumer Privacy Act "CCPA" Disclosure

Last Updated: 11/01/2026

This California Privacy Disclosure is for California Residents only and supplements our Privacy Notice and Gramm Leach Bliley Privacy Policy.

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 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"). We do not sell the personal data of individuals we know to be less than 16 years of age or share such information for targeted advertising purposes.

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.
- Race, ethnicity or national origin
- Citizenship or immigration status
- Biometric or biological data
- Health data, including information regarding an individual's medical history, mental or physical health condition, or medical treatment or diagnosis
- Precise geolocation data

We use sensitive personal data for the purposes set forth in the Our Collection and Use of Personal Data section of our Privacy Notice.

We do not sell sensitive personal data, and we do not process or otherwise share sensitive personal data for the purpose of targeted advertising. However, depending on your state of residency and subject to certain legal limitations and exceptions, you may be able to limit, or withdraw your consent for, our processing of sensitive personal data (as described in the Submitting a Privacy Rights Request section below).

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.

Automated Decision-Making and Profiling

We do not conduct automated processing of personal data for the purposes of evaluating, analyzing, or predicting an individual's personal aspects in furtherance of decisions that produce legal or similarly

significant effects. As a result, we do not provide a right to exercise control over such forms of automated decision-making and profiling.

Your CCPA Rights

California residents have certain rights under the CCPA, including:

- **Right to LIMIT** the use and disclosure of sensitive personal information collected about them
- **Right to OPT-OUT** of the sale of their personal information and the right to opt-out of the sharing of their personal information for cross-context behavioral advertising
- **Right to CORRECT** inaccurate personal information that businesses have about them
- **Right to KNOW** what personal information businesses have collected about them and how they use and share it
- **Right to ACCESS & PORTABILITY** with respect 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 EQUAL treatment**. Businesses cannot discriminate against consumers for exercising their CCPA rights
- **Right to DELETE** personal information businesses have collected from them (subject to some exceptions – e.g., data required to be retained for legal or business purposes)

Submitting a Privacy Rights Request

If you believe that we may have collected information about you that is subject to the CCPA, you (or your authorized agent) may submit a request to know about, delete, or correct your personal information. If we receive a request through an authorized agent, we will require written proof or other legal documents with permission for the authorized agent to act on your behalf. Once we receive your request, we will verify your identity before we comply with your request, as required by the CCPA, and review our records to determine whether we have any information about you that is subject to the CCPA. If we verify your identity and identify any information that we have about you that is subject to the CCPA and not subject to exemption, we will comply with your request.

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 California.

You (or your authorized agent) can submit a request to know about, delete, or correct your personal information by either of the following methods:

- E-mail us at consumerprivacy@symmetrylending.com
- Call us at 800-992-0426

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 names, phone numbers, email and mailing addresses, IP addresses, Social Security numbers, driver's license or other identification information, account credentials or one-time passcodes, and unique identifiers associated with you, your device, or your network.

- **Customer records**, such as contact and account information, loan and financial information, payment information, event and survey information, and feedback and support information.
- **Protected classification characteristics**, such as age, race, ethnicity, sex, and veteran or servicemember status.
- **Commercial information**, such as products or services you are interested in, purchased, or have otherwise used.
- **Biometric information**, such as fingerprints, faceprints, voiceprints, iris or retina scans, keystroke or gait patterns, and other activity patterns used to extract a template or other identifier.
- **Internet / network information**, such as device type, operating system, IP address, browser type, Internet service provider, unique identifiers associated with you, your device, or your network, browsing behavior, and interactions with our services.
- **Geolocation data**, such as general geographic location that we or our third-party providers may derive from your IP address and more precise geolocation when you grant us access through your device settings.
- **Sensory information**, such as audio, video, images, and recordings of calls or visitors on our premises.
- **Professional / employment information**, such as job title, company name, professional and educational background, compensation, current and past job history, verification of current and past employment, and the nature of your relationship with us.
- **Education information**, such as grades, transcripts, class lists, student schedules, and student identification codes.
- **Sensitive personal data**, such as government ID numbers, including Social Security, driver's license, state identification card, and passport numbers; account log-in information; financial account, debit card, or credit card numbers combined with required security or access codes, passwords, or credentials allowing access to an account; race, ethnicity or national origin; citizenship or immigration status; biometric or biological data; health data; precise geolocation.
- **Other Personal Data**, such as customer content, payment information, event and survey information, security-related information, and feedback and support information.

Changes to This California Privacy Disclosure

This California Privacy Disclosure is subject to change at any time. We will revise the "Last Updated" date at the beginning of this CCPA Disclosure and post the updated notice on our Website when an update is made.

Contact Information

If you have any questions regarding our privacy policies or our California Privacy Disclosure, please do not hesitate to contact us at:

- Email: consumerprivacy@symmetrylending.com
- Phone: 800-992-0426