

California Privacy Statement

This California Privacy Statement is for California Residents only and supplements Symmetry Lending, LLC's ("Symmetry" or "we") Gramm Leach Bliley Privacy Policy. The California Consumer Privacy Act of 2018 ("CCPA") provides California Residents ("consumers" or "you") with certain rights, including the right to know certain information about personal information a business as collected about them, the right to access personal information, the right to request deletion of personal information, the right to opt-out of the sale of personal information (if the businesses sells personal information), and the right to non-discrimination for exercising your rights under the CCPA. Personal information is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household ("personal information"). "Personal information" does not include: (1) publicly available information, such as information that is lawfully made available from federal, state, or local records, and (2) de-identified or aggregate consumer information.

However, we only collect the following personal information, which, with limited exceptions, is not subject to the CCPA:

- Certain personal information covered by or collected under industry-specific federal and state privacy laws including, but not limited to, the Health Insurance Portability and Accountability Act of 1996, the California Confidentiality of Medical Information Act, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act ("GLBA"), the California Financial Information Privacy Act, and the Driver's Privacy Protection Act of 1994.
- Personal information that we collect about you when you are acting as our job applicant, employee, owner, director, officer, medical staff member, or contractor to the extent that we collect and use your personal information solely within the context of that role. This also includes your emergency contact information and personal information that is necessary for us to retain to administer benefits for you. However, you will still receive a notice at the time of collection, which outlines the categories of personal information we collect and the purposes for which we collect the categories of personal information.
- Personal information we receive from you reflecting a communication or transaction between us and another business when you are acting as an employee, owner, director, officer, or contractor of such company, partnership, sole proprietorship, nonprofit, or government agency and you are seeking a product or service from us for the company, partnership, sole proprietorship, nonprofit, or government agency ("Business Consumers").

In addition, we do not sell personal information, including the personal information of Business Consumers and consumers under 16 years of age, which means that the right to opt-out of the sale of personal information does not apply.

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 or delete the information. 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 an exemption, we will comply with your request.

You (or your authorized agent) can submit a request to know or delete to us by either:

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

Changes to Our California Privacy Statement

This California Privacy Statement was last updated on November 1, 2020.

Contact Information

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

Phone: 800-992-0426

Email: consumerprivacy@symmetrylending.com