

Virginia Privacy Notice

Information for Virginia Residents

We collect Personal Data from Consumers as a Controller under the Virginia Consumer Data Protection Act, as amended or superseded from time to time (“VCDPA”). In addition to our Privacy Notice at <https://www.800loanmart.com/legal-privacy-policy/>, this VCDPA Privacy Notice applies to Virginia residents (“Consumers,” “you,” or “your”).

For the purposes of this VCDPA Privacy Notice, “Personal Data” means information that is linked or reasonably linkable to a particular individual. However, the following categories of information are not Personal Data:

- Publicly available information;
- Deidentified data; or
- Information otherwise excluded from the scope of the VCDPA.

This Privacy Notice does not apply to the information of individuals acting in a commercial or employment context, such as job applicants to Wheels Financial Group, LLC dba LoanMart (“LoanMart”) or employees or contractors of LoanMart. Persons acting in those roles should review the applicable CPA Limited Privacy Notice made available by LoanMart.

This Privacy Notice provides the following information to Virginia Consumers:

- Categories of Personal Data we collect;
- Categories of Personal Data we share with third parties;
- Purposes for which we use Personal Data;
- Categories of third parties with whom we share Personal Data; and
- How Consumers can exercise their rights under the CPA:
 - The rights to access, correct, or delete Personal Data;
 - The right to obtain a portable copy of Personal Data; and
 - The right to opt out of targeted advertising, sales of personal data, or certain profiling.

Categories of Non-Sensitive Personal Data

The table below outlines the categories of Personal Data LoanMart collects about Consumers and whether they are shared with third parties.

We collect Non-Sensitive Personal Data from the following sources:

- Directly from our users

- Inferences from your activity
- From our affiliates
- From our business partners
- From our advertising partners
- From data brokers

Category of Personal Data: Identifiers
Examples
Identifiers may contain the following: name, phone number, addresses, date of birth, social security number, driver's license, employment history, vehicle information, credit history, Cookies IDs
Purpose(s)
To comply with statutory requirement obligations, to facilitate a lending transaction on behalf of the third-party lender.
Targeted Advertising
We may share this data with advertising partners for targeted advertising purposes
Sale
This data is not sold to third parties
Sharing
This data may be shared with Processors, Affiliates, and Business Partners
Category of Personal Data: Personal Characteristics
Examples
Personal Characteristics may contain the following: name, phone number, addresses, date of birth, social security number, driver's license, employment history, vehicle information, credit history, Cookies IDs
Purpose(s)

To comply with statutory requirement obligations, to facilitate a lending transaction on behalf of the third-party lender.
Targeted Advertising
We may share this data with advertising partners for targeted advertising purposes
Sale
This data is not sold to third parties
Sharing
This data may be shared with Processors, Affiliates, and Business Partners
Category of Personal Data: Internet/Electronic Activity
Examples
Internet/Electronic Activity may contain the following: name, phone number, addresses, date of birth, social security number, driver's license, employment history, vehicle information, credit history, Cookies IDs
Purpose(s)
To comply with statutory requirement obligations, to facilitate a lending transaction on behalf of the third-party lender.
Targeted Advertising
We may share this data with advertising partners for targeted advertising purposes
Sale
This data is not sold to third parties
Sharing
This data may be shared with Processors, Affiliates, and Business Partners

Category of Personal Data: Professional Information
Examples
Professional Information may contain the following: name, phone number, addresses, date of birth, social security number, driver's license, employment history, vehicle information, credit history, Cookies IDs
Purpose(s)
To comply with statutory requirement obligations, to facilitate a lending transaction on behalf of the third-party lender.
Targeted Advertising
We may share this data with advertising partners for targeted advertising purposes
Sale
This data is not sold to third parties
Sharing
This data may be shared with Processors, Affiliates, and Business Partners

Categories of Sensitive Personal Data

The table below outlines the categories of Sensitive Personal Data LoanMart collects about Consumers and whether they are shared with third parties. LoanMart obtains affirmative consent from Consumers to process the Sensitive Personal Data, in compliance with applicable law.

We collect Sensitive Personal Data from the following sources:

- Directly from our users
- From our affiliates
- From our business partners
- From our advertising partners
- From data brokers

Category of Sensitive Personal Data: Protected Category Data
Examples
Protected Category Data may contain the following: name, phone number, addresses, date of birth, social security number, driver's license, banking information, employment information, credit history, vehicle information
Purpose(s)
To comply with the USA Patriot Act Notice, to facilitate a lending transaction with the third-party lender
Targeted Advertising
We do not engage in targeted advertising or share this data for targeted advertising purposes
Sale
This data is not sold to third parties
Sharing
This data may be shared with Processors, Affiliates, and Business Partners

Use of Personal Data

We use Personal Data for the purposes disclosed to Consumers at the time of collection, as described in our general Privacy Notice (see <https://www.800loanmart.com/legal-privacy-policy/>). Personal Data may also be used or disclosed as otherwise permitted or required by applicable law.

Sharing Personal Data

We share Personal Data with the following categories of third parties:

- Processors: We use processors to securely handle Personal Data on our behalf and only on our instructions; these companies may not use your Personal Data for their own purposes.
- Affiliates: We may share your information with our affiliates, subsidiaries, and representatives as part of providing our services.
- Our Business Partners: We may share relevant personal data with our business partners to provide you with exclusive offers for products and services that may interest you.

See the tables above for more details about how different categories of Personal Data are shared.

We do not sell Personal Data to anyone.

Exercising Your Personal Data Rights

Virginia Consumers have the following rights under the VCDPA:

- The rights to access, correct, or delete Personal Data;
- The right to obtain a portable copy of Personal Data; and
- The right to opt out of targeted advertising, sales of personal data, or profiling.

If you are a Virginia Consumer, you can submit a request to exercise your personal data rights under the VCDPA via by sending an email to compliance@loanmart.com with the subject line "Virginia Privacy Rights Request". You may submit a rights request free of charge up to twice per year. To protect your privacy, you must authenticate your identity before we respond to your rights request. We will use commercially reasonable efforts to verify your identity for this purpose. Any information you provide to authenticate your identity will only be used to process your rights request.

After submitting your request online, you will receive a follow-up email, which may include a link you must click on in order to verify your identity. If you do not click on that link, we may be unable to complete your request due to lack of verification. It is important that you provide a valid email address in order for us to be able to process your request.

We will respond to your rights request within 45 days, though in certain cases we may inform you that we will need up to another 45 days to act on your request. If we suspect fraudulent or malicious activity on or from your account, we will delay taking action on your request until we can appropriately verify your identity and the request as authentic. If you believe our response to your rights request is insufficient, you can appeal our decision by contacting the VA Privacy

Appeal Officer at compliance@loanmart.com and we will inform you of our final decision within 45 days.

We reserve the right to charge a reasonable fee for, or decline to process, requests from a Consumer that are manifestly unfounded, excessive, or repetitive.

Targeted Advertising

The VCDPA defines “targeted advertising” as displaying advertisements to a consumer where the advertisement is selected based on personal data obtained from that consumer's activities over time and across nonaffiliated websites or online applications to predict such consumer's preferences or interests. We use Personal Data for targeted advertising. You can opt out of the use of your Personal Data for targeted advertising by submitting a rights request as described above. Please be aware that we do not accept or process opt-out requests through other means (e.g., via fax or social media).

Contact Us

If you have any questions or concerns regarding this VCDPA Privacy Notice, contact us at compliance@loanmart.com or by writing to us at Wheels Financial Group, LLC dba LoanMart, Attn: Compliance Department, 15400 Sherman Way, Suite 300, Van Nuys, CA 91406.

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