

WHEELS FINANCIAL GROUP, LLC DBA LOANMART

DETAILED US WEBSITE PRIVACY NOTICE

Wheels Financial Group, LLC (d/b/a/ LoanMart, 1-800LoanMart, 800LoanMart) and its affiliates (hereinafter “**LoanMart**” or “**we**”) value the privacy of individuals who use our websites, app, and related services (collectively, our “**Services**”). This Detailed US Website Privacy Notice explains how we collect, use, and share the information of US residents who use our Services (“**Users**,” “**you**,” or “**your**”). By using our Services, you agree to the collection, use, disclosure, and processing of your information as described by this Detailed US Website Privacy Notice. Beyond this Notice, your use of our Services is also subject to our Terms of Use (<https://www.800loanmart.com/legal-terms-and-conditions/>) and any additional agreements you may enter into with us. In addition to our general Privacy Notice available at <https://www.800loanmart.com/legal-privacy-policy/>.

We collect Personal Data from US residents and comply with the consumer privacy laws of California, Colorado, Connecticut, Delaware, Iowa, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Texas, Utah and Virginia (“US Privacy Law”).

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

- Publicly available information;
- Deidentified or aggregated data; or
- Information otherwise excluded from the scope of US Privacy Law.

This Privacy Notice provides the following information to US residents:

- Categories of Personal Data we collect;
- Purposes for which we use Personal Data;
- Categories of Personal Data we share with third parties;
- Categories of third parties with which we share Personal Data; and
- How US residents can exercise their rights under US Privacy Law:
 - The rights to access, correct, or delete Personal Data;

- The right to obtain a portable copy of Personal Data;
- The right to limit the use of sensitive Personal Data in certain circumstances;
- The rights to opt out of targeted advertising, sales of Personal Data, or profiling; and
- The right to appeal our decisions about your requests.

Information We Collect

We may collect a variety of information about you or your devices from various sources. This section describes that information in general terms. You can find a more detailed category-by-category breakdown of the information we collect in the Categories of Non-Sensitive Personal Data and the Categories of Sensitive Personal Data sections below.

Registration Information. If you sign up for an account, register to use our Services, or sign up for emails or other updates, we may ask you for basic contact information, such as your Name, Email, Phone Number, Mailing Address, and Username. We may also collect certain demographic information when you register for our Services, including your Income and Marital Status.

Communications. If you contact us directly, we may collect additional information from you. For example, when you reach out to our customer support team, we may ask for your name, email address, mailing address, phone number, or other contact information so that we can verify your identity and communicate with you. We may also store the contents of any message or attachments that you send to us, as well as any information you submit through any of our forms or questionnaires.

Payment Information. If you make a purchase through our Services, your payment-related information, such as credit card or other financial information, may be collected by our third-party payment processor on our behalf.

Device Information. We may collect information about the devices and software you use to access our Services, such as your IP address, web browser type, operating system version, device identifiers, or similar information.

Usage Information. To help us understand how you use our Services and to help us improve them, we may collect data about your interactions with our Services. This includes information such as crash reports, session lengths and times, the pages or other content you view, and any searches you conduct on our site.

Cookies and Similar Technologies. We and our third-party partners may collect information using cookies, pixel tags, or similar technologies. Cookies are small text files containing a string of alphanumeric characters. We may use both session cookies and persistent cookies. A session

cookie disappears after you close your browser. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits.

Information We Receive from Sources Other than You. We may receive information about you from other sources, including from third parties that help us update, expand, and analyze our records, identify new customers, or detect or prevent fraud. We may also receive information about you from social media platforms, such as when you interact with us on those platforms or access our social media content. What information we receive from third parties is governed by the privacy settings, policies, and/or procedures of those third parties, and we encourage you to review them.

Categories of Non-Sensitive Personal Data We Collect

The table below outlines the non-sensitive categories of Personal Data LoanMart collects about US residents, what we use that data for, and whether and how it is shared with third parties.

We collect Non-Sensitive Personal Data:

- Directly from our users
- Inferences drawn from your interactions with our Services
- From our affiliates (“affiliates” are businesses that share common ownership with LoanMart)
- From our business partners (“business partners” are companies that we have a pre-existing commercial relationship with)
- From our advertising partners
- From data brokers (“data brokers” are companies engaged in the business of buying or collecting Personal Data and selling it to other businesses)

Category: Identifiers	
Examples and Purpose for Collection	Identifiers may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

	complying with statutory requirements related to financial services
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Personal Characteristics	
Examples and Purpose for Collection	<p>Personal Characteristics may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.</p> <p>complying with statutory requirements related to financial services</p>
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Personal Characteristics to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and

	conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Commercial Data	
Examples and Purpose for Collection	Commercial Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences. complying with statutory requirements related to financial services.
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Commercial Data to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Internet/Electronic Activity	
Examples and Purpose for Collection	Internet/Electronic Activity may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

	complying with statutory requirements related to financial services
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Internet/Electronic Activity to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Imprecise Geolocational Data	
Examples and Purpose for Collection	<p>Imprecise Geolocational Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.</p> <p>Complying with statutory requirements related to financial services</p>
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Imprecise Geolocational Data to enable our

	processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Sensory Data	
Examples and Purpose for Collection	<p>Sensory Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.</p> <p>complying with statutory requirements related to financial services</p>
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Sensory Data to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Professional Data	
Examples and Purpose for Collection	Professional Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit

	<p>history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.</p> <p>complying with statutory requirements related to financial services</p>
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Professional Data to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Inferences	
Examples and Purpose for Collection	<p>Inferences may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.</p> <p>complying with statutory requirements related to financial services</p>
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties

Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Inferences to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years

Categories of Sensitive Personal Data We Collect

The table below outlines the categories of Sensitive Personal Data LoanMart collects about US residents, what we use that data for, and whether and how it is shared with third parties. LoanMart obtains affirmative consent from US residents to process Sensitive Personal Data to the extent required by US Privacy Law. US residents that have given LoanMart consent to process their Sensitive Personal Data may withdraw that consent by visiting us at <https://www.requesteasy.com/5dfe-1466> or calling our toll-free number at 1-855-422-7491.

We collect Sensitive Personal Data:

- Directly from our users
- Inferences drawn from your interactions with our Services
- From our affiliates (“affiliates” are businesses that share common ownership with LoanMart)
- From our business partners (“business partners” are companies that we have a pre-existing commercial relationship with)

Category: Communication Data	
Examples and Purpose for Collection	<p>Communication Data may contain the following: communication data, financial data, government ID data, and precise geolocation data.</p> <p>Providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.</p>

Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Communication Data to perform services under financial contracts with consumers.
Retention Period	Minimum 5 Years
Category: Financial Data	
Examples and Purpose for Collection	Financial Data may contain the following: Communication data, financial data, government ID data, and precise geolocation data.. providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Financial Data in order to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Government ID Data	

Examples and Purpose for Collection	Government ID Data may contain the following: communication data, financial data, government ID data, and precise geolocation data.. providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Government ID Data in order to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging products and/or services, and conducting research and development to improve financial products/services.
Retention Period	Minimum 5 Years
Category: Precise Geolocation Data	
Examples and Purpose for Collection	Precise Geolocation Data may contain the following: communication data, financial data, government ID data, and precise geolocation data.. providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.
Profiling	We do not use this information for profiling in furtherance of decisions that produce legal (or similarly significant) effects.
Targeted Advertising	We may share this information with advertising partners for targeted advertising purposes
Sale	We do not sell this information to third parties
Other Disclosures	We may share this information with Processors, Affiliates, and Business Partners. We share Precise Geolocation Data in order to enable our

	processors to provide financial services to consumers. Verifying customer information, etc.), debugging products and/or services, and conducting research and development to improve financial products/services and to perform services under financial contracts with consumers.
Retention Period	Minimum 5 Years

How We Use the Information We Collect

In addition to the purposes listed above, we may use the information we collect:

- To provide, maintain, improve, and enhance our Services
- To understand and analyze how you use our Services and develop new products, services, features, and functionality
- To facilitate purchases of products or services that you order
- To communicate with you, provide you with updates and other information relating to our Services, provide information that you request, respond to comments and questions, and otherwise provide User support
- For marketing and advertising purposes, including developing and providing promotional and advertising materials that may be relevant, valuable or otherwise of interest to you
- To detect and prevent fraud, and respond to trust and safety issues that may arise
- For compliance purposes, including enforcing our Terms of Service or other legal rights, or as may be required by applicable laws and regulations or requested by any judicial process or governmental agency
- For other purposes for which we provide specific notice at the time the information is collected

How We Share the Information We Collect

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

Processors. We may share any information we collect with processors retained in connection with the provision of our Services. These companies are only permitted to use this information

on our behalf and according to our instructions. Our processors are not permitted to use your information for their own purposes.

Our Affiliates. We may share your information with our affiliates, subsidiaries, and representatives as needed to provide our Services.

Our Business Partners. We may share relevant information about you with our business partners to provide you with exclusive offers for products and services that may interest you.

Our Advertising and Analytics Partners. We use analytics services to collect and process certain analytics data, as detailed below. We also work with third-party services to conduct advertising via cookies. These third parties may also collect information about your use of other websites, apps, and online resources. These partners include:

- **Google** - We may use Google's services to collect and process analytics data about how our Users use our Services and to place ads that we think may interest our Users and potential users.
 - For more information, see [Google's Privacy & Terms](#) page.
- **Meta** - We may use Meta's services to place ads that we think may interest our users and potential users across Meta's various websites, such as Facebook and Instagram.
 - For more information, see Meta's [Data Policy](#) and [Privacy Center](#).

Please note that this list may be updated from time to time to provide you with the latest information. For more information about your choices regarding how these partners use your information, see the Your Choices section below.

We may also share your Personal Data with other parties for the following reasons:

As Required by Law. We may share your information if we believe doing so is required or appropriate to: (a) comply with law enforcement requests and legal process, such as a court order or subpoena; (b) respond to your requests; or (c) protect your, our, or others' rights, property, or safety. In particular, we may share relevant information with the appropriate third parties if you post any illegal, threatening, or objectionable content on or through our Services.

Merger, Sale, or Other Asset Transfers. We may transfer your information to service providers, advisors, potential transactional partners, or other third parties in connection with the consideration, negotiation, or completion of a corporate transaction in which we are acquired by or merged with another company or in which we sell, liquidate, or transfer all or a portion of our assets. The use of your information following any of these events will be governed by the same general provisions of this Detailed US Website Privacy Notice.

Consent. We may also share your information with your permission.

For more information on how we share the information we collect, see the Categories of Non-Sensitive and Sensitive Personal Data tables above. We do not sell Personal Data to anyone.

Your Rights and Choices

Our Communications.

From time to time, you may receive marketing or other informational email messages from us. You can unsubscribe from our promotional and informational emails via the link provided in the emails. Users may continue to receive administrative messages necessary to service User accounts after opting out of receiving promotional messages from us.

Cookies.

Most web browsers allow you to manage cookies through the browser settings. To find out more about cookies, you can visit www.aboutcookies.org or www.allaboutcookies.org.

Our Partners.

You can learn more about Google's privacy practices and your options about how they use your information on Google's [website](#). You can also install the [Google Analytics Opt-out Browser Add-on](#). Meta, the parent company of Facebook, provides information about how it uses the information it collects through our Services in its [Data Policy](#). You can also learn specifically about Facebook's advertising practices on its [website](#). Some of our advertising partners are members of the [Network Advertising Initiative](#) or the [Digital Advertising Alliance](#). You can visit those organizations' websites to learn about how you may opt out of receiving web-based personalized ads from their member companies. You can also access any settings offered by your mobile operating system to limit ad tracking. To inquire about your choices regarding our business partners generally, contact us at compliance@800loanmart.com.

Your Rights.

US residents have the following rights under US Privacy Law:

- The rights to access, correct, or delete Personal Data;
- The right to obtain a portable copy of Personal Data;
- The right to limit the use of Sensitive Personal Data in certain circumstances;
- The rights to opt out of targeted advertising, sales of personal data, or profiling;
- The right not to receive discriminatory treatment for exercising your privacy rights; and
- The right to appeal our decisions about your requests if you disagree with them.

Exercising Your Rights.

If you are a US resident, you can submit a request to exercise your personal data rights under by visiting us at <https://app.sixfifty.com/request-easy/64e6-8000> or calling our toll-free number at 1-855-422-7491. LoanMart also processes opt-out requests sent by Universal Opt-Out Mechanisms (also referred to as “Opt-Out Preference Signals”) in compliance with US Privacy Law. You can send an Opt-Out Preference Signal for our business to process by visiting our website using a device or browser that broadcasts commonly used and recognized Opt-Out Preference Signals. We will apply the Opt-Out Preference Signals we receive to the browser or device that sent the signal, the user profile associated with that browser or device, as well as the individual consumer associated with that user profile. Please be aware that we do not accept or process rights requests submitted through other means.

To protect your privacy, we may need to authenticate your identity before we respond to your rights request. We will verify your identity by We will verify your identity by sending an email to your email address on file requesting that you complete an identity verification which includes a phone verification by providing the phone number associated with our records and may include document verification such as the production of a valid Driver License, State Identification Card or U.S. Passport Card. We may ask you for additional information as part of this process, including your social security number, date of birth and telephone number. If you do not complete the verification process, we may be unable to process your request. Any information you provide to authenticate your identity will only be used to process your rights request and not for any other purpose.

We will respond to your rights request within 45 days (or within 15 days when required by US Privacy Law), and in certain cases we may inform you that we will need an additional 45 days to act on your request. If we suspect fraudulent or malicious activity on or from your account, we will delay acting on your request until we can appropriately verify your identity and the request as authentic. Also note that each of your rights are subject to certain exceptions that may permit or require us not to process your request.

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

Authorized Agents.

You may designate an authorized agent to make a rights request on your behalf. Your authorized agent may submit such a request by using the method(s) described above. We may require verification of your authorized agent’s authority in addition to the information we require for verification of your identity.

Notice of Right to Opt-Out of Sale/Sharing for Targeted Advertising

US Privacy Law gives US residents the right to direct a business that “sells” their Personal Data or shares it for targeted advertising purposes to stop selling and/or sharing their Personal Data at any time. As used here, “selling” means exchanging Personal Data with a third party for money or anything of value, and targeted advertising is the practice of displaying advertisements to a person that are selected based on that person’s activities over time and across non-affiliated websites or applications. In certain situations, and as detailed more fully above, we share for targeted advertising Personal Data with third parties. You can opt out of the sharing of your Personal Data for targeted advertising purposes by visiting us at <https://app.sixfifty.com/request-easy/64e6-8000> or calling our toll-free number at 1-855-422-7491.

Notice of Right to Limit the Use of Sensitive Personal Data

You have the right to limit some uses of Sensitive Personal Data. In general, you may direct companies not to use your Sensitive Personal Data except as necessary to provide goods or services you have requested or to further certain other exempt purposes.

However, we only use Sensitive Personal Data for purposes that are exempt from this right, such as to provide you with goods or services you have requested, to detect and prevent security incidents, or verifying the quality of our goods and services. The full list of these exempt purposes is specified in California Code of Regulations, Title 11, Section 7027(m).

Children’s Data

We do not knowingly collect or use the Personal Data of children under 16. If you believe that we have collected the Personal Data of a child under 16, please contact us at compliance@800loanmart.com.

Third-Party Content

Our Services may contain links to other websites, products, or services that we do not own or operate. We are not responsible for the content provided by, or the privacy practices of, these third parties. Please be aware that this Detailed US Website Privacy Notice does not apply to your activities on these third-party services or any information you disclose to these third parties. We encourage you to read their privacy policies before providing any information to them.

Security

We make reasonable efforts to protect your information by using administrative, technological, and physical safeguards designed to improve the security of the information we maintain and

protect it from accidental loss, unauthorized access or use, or any other inappropriate or unlawful processing. However, because no information system can be 100% secure, we cannot guarantee the absolute security of your information.

International Visitors

Our Services are hosted in the United States and intended for visitors located within the United States. If you choose to use the Services from the European Union or other regions of the world with laws governing data collection and use that may differ from U.S. law, then please note that you are transferring your information outside of those regions to the United States for storage and processing. Also, we may transfer your data from the U.S. to other countries or regions in connection with storage and processing of data, fulfilling your requests, and operating the Services. By using our Services, you consent to the transfer, storage, and processing of your information as described in this Privacy Notice.

Changes to this Detailed US Website Privacy Notice

We will post any adjustments to the Detailed US Website Privacy Notice on this page, and the revised version will be effective when it is posted. If we make material changes, we may notify you by Website. We encourage you to read this Privacy Notice periodically to stay up to date about our privacy practices.

Contact Us

If you have any questions, comments, or concerns about our processing activities, please email us at compliance@800loanmart.com.

Last updated: December 13, 2024