

## Exeter Finance LLC

### CALIFORNIA CONSUMER PRIVACY STATEMENT

Effective: January 1, 2020

This California Consumer Privacy Statement supplements the [Exeter Finance LLC Online Privacy Notice](#) and applies solely to California consumers.

This Statement does not apply to Exeter's personnel or information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This California Consumer Privacy Statement uses certain terms that have the meaning given to them in the California Consumer Privacy Act of 2018 and its implementing regulations (the "CCPA").

#### 1. **Notice of Collection and Use of Personal Information**

We may collect the following categories of personal information about you:

- **Identifiers:** identifiers such as a real name, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology; telephone number, online identifier, internet protocol address, email address, Social Security number, driver's license number, passport number, and other similar identifiers
- **Additional Data Subject to Cal. Civ. Code § 1798.80:** signature, physical characteristics or description, state identification card number, insurance policy number, education, bank account number, credit card number, debit card number, and other financial information, medical information, and health insurance information
- **Protected Classifications:** characteristics of protected classifications under California or federal law, such as race, color, national origin, religion, age, sex, gender, gender identity, gender expression, sexual orientation, marital status, medical condition, ancestry, genetic information, disability, citizenship status, and military and veteran status
- **Commercial Information:** commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies
- **Online Activity:** Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements
- **Sensory Information:** audio information
- **Employment Information:** professional or employment-related information
- **Education Information:** education information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99)

We may use the categories of personal information listed above for the commercial purposes described in our Online Privacy Notice. In addition, we may use such categories of personal information for certain business purposes specified under the CCPA, as described in this table.

Purposes	Categories of Personal Information
Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Commercial Information
Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Online Activity; Geolocation Data; Sensory Information; Employment Information; Education Information
Debugging to identify and repair errors that impair existing intended functionality	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Online Activity
Managing our career opportunities	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Employment Information; and Education Information
Establishing and managing our relationships with our vendors and consultants	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Employment Information

## 2. **Our Prior Collection, Use and Disclosure of Personal Information**

We may have collected and used your personal information, as described in section 1 above, during the 12-month period prior to the effective date of this California Consumer Privacy Statement. For the personal information collected during that timeframe, we describe below: (a) the categories of sources from which we may have obtained the personal information, (b) the categories of third parties with whom we may have shared the information, and (c) the categories of personal information we may have disclosed for a business purpose.

### *a. Sources of Personal Information*

We may have obtained personal information about you from various sources, as described below.

Categories of Sources of Data Collection	Categories of Personal Information
Directly from you, such as when you provide the information	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Commercial Information; Online Activity; Sensory

	Information; Employment Information; Education Information
From your devices, such as when you visit our Site	Identifiers; Online Activity
Your family or friends, such as when they provide us with your contact information on an application	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Online Activity; Sensory Information; Employment Information; Education Information
Vendors who provide services on our behalf	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Commercial Information; Online Activity; Sensory Information; Employment Information; Education Information
Government entities	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Employment Information; Education Information

***b. Sharing of Personal Information***

We may have shared your personal information with certain categories of third parties, as described below.

<b>Categories of Third Parties</b>	<b>Categories of Personal Information</b>
Vendors who provide services on our behalf	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Online Activity; Sensory Information; Employment Information; Education Information
Professional services organizations, such as auditors and law firms	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Employment Information; Education Information
Our joint marketing partners	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80
Our business partners	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80
Data analytics providers	Identifiers; Online Activity
Government entities	Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Online Activity; Employment Information; Education Information

### *c. Sale of Personal Information*

We do not sell your personal information in exchange for monetary compensation or other valuable consideration.

### *d. Disclosure of Personal Information for a Business Purpose*

We may have disclosed to third parties the following categories of personal information for a business purpose:

- Identifiers such as a real name, postal address, telephone number, email address
- Signature
- Professional or employment-related information

## **3. California Consumer Privacy Rights**

**Effective January 1, 2020**, you have certain choices regarding our use and disclosure of your personal information, as described below.

**Access:** You may have the right to request, twice in a 12-month period, that we disclose to you the personal information we have collected, used, disclosed and sold about you during the past 12 months.

**Deletion:** You have the right to request that we delete certain personal information we have collected from you.

**How to Submit a Request:** To submit an access or deletion request, [click here](#) or call us at 844-565-0377.

**Verifying Requests:** To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. If you have an account with us, we may verify your identity by requiring you to sign in to your account. If you do not have an account with us and you request access to or deletion of your personal information, we may require you to provide any of the following information: Email address, Phone Number, Associated Exeter Account Number. In addition, if you do not have an account and you ask us to provide you with specific pieces of personal information, we will require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request. If you designate an authorized agent to make an access, deletion or opt-out of sale request on your behalf (1) we may require you to provide the authorized agent written permission to do so, and (2) for access and deletion requests, we may require you to verify your own identity directly with us (as described above).

**Additional Information:** If you choose to exercise any of your rights under the CCPA, you have the right to not receive discriminatory treatment by us. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request. This Statement is available in alternative formats upon request. Please contact [OOP@exeterfinance.com](mailto:OOP@exeterfinance.com) or call (844) 565-0377 anytime Monday-Friday from 7:00-4:00 p.m. CST to request this Statement in an alternative format.