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Boyledown Lending Inc. values the protection of individual privacy. This Privacy Policy describes what information Boyledown collects through its website, www.boyledown.com (the “Site”), how it uses the information and with whom it may be shared. In this Privacy Policy, the terms “you” and “user” mean any visitor to the Site.

By using the Site and/or submitting an online application, you acknowledge that you have read and understand this Privacy Policy and the ways in which Boyledown Lending Inc. collects, uses, and discloses information as described herein.

1. COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

This Site collects personal information about you that is provided through various forms and in various places on the Site, including by entering it via an online form, over the phone, and by any other means through which you interact with the services offered through the Site. Personal information includes information that identifies, relates to, describes, references, or is capable of being associated with a particular consumer or household and may include information such as your name, address, telephone number, mobile number, email address, and Social Security Number.

Subject to applicable law, we may use any of your personal information that you provide to us to communicate with you.

Boyledown may disclose categories of personal information collected from consumers to third parties as permitted by law and described in our Privacy Notice, including as needed to assist with,

- Administering loan servicing activities (for example, to process loan transactions, administer loan servicing activities, communicate with borrowers, and provide related services; to email you; to call you on the telephone; to text you);
- As necessary to protect our rights (such as if you fail to repay a loan);

- As necessary in order to detect, investigate, prevent, or take action against illegal activities, fraud, or situations involving potential threats to the rights, property, or personal safety of any person;
- As required to comply with a judicial proceeding, court order, or legal process served on us; and/or
- As specifically consented to by you (for instance, if you affirmatively consented to receive text messages for marketing purposes through an autodialer or phone calls from a prerecorded voice message).

This Privacy Policy describes information collected through our website and online services. Consumers who obtain financial products or services from Boyledown Lending Inc. are also provided a separate [Privacy Notice](#) as required under applicable financial privacy laws.

Third-party services, such as WordPress plugins and third-party services, including Jetpack Stats provided by Automattic, may collect information about your online activities through the Site to assist us with website analytics, performance, security, and administration. Additionally, Boyledown may disclose your personal information for a business purpose to a third party with whom we have entered into a contract that describes such a purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract. This includes Google Workspace services, which we use to support our business operations. Google Workspace services may include storage and processing of information submitted through online forms.

These third-party service providers process information on our behalf and are subject to obligations designed to protect consumer information and use such information only for authorized business purposes.

Loan Applications and Sensitive Information

When you submit a loan inquiry or loan application, we collect information necessary to evaluate your request, process your application, provide our products and services, and comply with applicable legal and regulatory requirements. This information may include identifying information, contact information, Social Security number, date of birth, employment information, income information, financial information, and other information necessary to assess eligibility, make credit decisions, service accounts, prevent fraud, and meet regulatory obligations.

2. COLLECTION, USE AND DISCLOSURE OF TRACKING INFORMATION

The Site may automatically collect certain technical information when you visit, such as your IP address, geographic location, browser type, device information, referring website, pages visited, and general usage information.

Website Analytics

We use Jetpack Stats, provided by Automattic, to collect website usage information. As part of providing this service, Automattic may process technical information such as IP addresses, browser information, referring URLs, timestamps, and general location information. This information is used to provide website analytics and understand how visitors interact with our

website. Analytics information provided to us is not presented in a manner that identifies individual visitors.

Cookies and Similar Technologies

The Site and our service providers may use cookies and similar technologies to support website functionality, analyze website usage, and improve user experience. Cookies are small text files placed on your device when you visit a website. You may configure your browser settings to reject cookies; however, doing so may affect certain features or functionality of the Site.

3. SECURITY

Boyledown takes various precautions to safeguard your personal information against loss, theft, and misuse as well as unauthorized access, disclosure, alteration, and destruction.

To prevent unauthorized access to your personal information, maintain data accuracy and integrity, and ensure the correct use of information, Boyledown maintains administrative, technical, and physical safeguards designed to protect the personal information submitted to us, both during transmission and once we receive it. Information submitted through our online application forms is transmitted and stored using security measures, including encryption protections provided by our service providers, such as Google Workspace, to help safeguard information from unauthorized access, disclosure, or use. Once received, your personal information is stored in the United States in accordance with United States law. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

4. CHANGES TO YOUR INFORMATION

You may request access to and/or to change your personal information by contacting Boyledown's Customer Relations at the following phone number or postal address: 631-379-0306, or Boyledown Lending Inc., Attn.: Customer Relations, 285 Crockett Hill Lane, Cross Junction, VA 22625. If you currently are a Boyledown borrower, you may also email us at david@boyledown.com to tell us what to edit on your profile.

5. CHANGES TO PRIVACY POLICY

At any time and from time to time we may modify this Privacy Policy. If we do, we will post an amended version on this webpage. Please review this Privacy Statement periodically.

6. BOYLEDOWN LENDING INC. CONTACT INFORMATION

If you have any questions or comments regarding this Privacy Statement, please contact Customer Relations at 631-379-0306.

PASSWORK: DIPLODOCUS