



XFS PRIVACY POLICY

When you submit a credit application, we also collect the following Personal Information:

- Information to verify your identity and the identity of each individual business owner, shareholder, partner and/or member named in the credit application, such as name, social security number, date of birth, net worth, gross income, and percentage ownership.
- Business owner, shareholder, partner and/or member named in the credit application contact information, such as name, address, telephone number, email address and business title.
- Individual credit bureau and personal financial information for each individual named in the credit application, including each business owner's and each obligor's credit score, personal tax returns, personal financial statements, verification of liquidity, credit history and bank and credit card account information.
- Business financial information including bank account information, bank contact information, tax returns, financial statements, A/R agings, A/P agings, Debt Schedules, WIP Reports, tax identification numbers, taxpayer certifications and bank statements.
- Personal Information obtained through public records and government filings such as legal documents, company charter and formation agreements, business licenses, UCC financing statements, real estate documents and loan agreements.
- Information provided by strategic partners, referral sources, brokers, vendors, suppliers and other third parties who may be involved or interested in supplying goods or services in connection with the finance transaction.
- Any other personal information you submit through our website or affiliated website or furnished to us through communications with us and/or affiliates, agents, designees and assigns.
- Information we receive from other sources, such as information services providing demographic and statistical information.
- Other information that is not personal information, such as business structure, number of employees, annual revenue, the website from which a visitor comes to our website, the IP address of the person browsing our website and browser and device details.

USE OF PERSONAL INFORMATION

Personal Information collected furnished to us through communications with us and/or affiliates, agents, designees and assigns or from our website may be used for the following purposes:

- To respond to requests or inquiries
- To verify information submitted in an application
- To determine eligibility for credit
- To attempt to qualify an applicant for credit
- To attempt to qualify an applicant for credit by an affiliate, agent, designee, referral partner or dealer
- To document, complete, secure, enforce, renew and otherwise modify a finance contract and transaction
- To provide customer service
- For collections purposes
- To develop new and improved products and services, including offerings tailored to your business or businesses sharing common demographics
- To inform you about products and services we believe may be of interest and to send you marketing and promotional e-mails and other communications providing this information
- To improve understanding and analyzing how our website is used by visitors
- For any other legally permissible purpose

DISCLOSING PERSONAL INFORMATION

We may disclose Personal Information collected through communications with us and/or affiliates, agents, designees and assigns or from our website for the following purposes:

- To provide information relating to products or services that you requested or that we believe may be of interest to you.
- To vendors who may be supplying equipment and related services in connection with the finance transaction, including the entire contents or portions of each named individual's credit application, credit bureau report and credit score, for the purpose of evaluating the credit application and to assess the finance program and product offerings.
- To strategic partners, referral sources, brokers, vendors, suppliers, agents, affiliate, designee, assignee and other third parties who may be involved or interested in supplying goods or services in connection with the finance transaction.
- To secure, protect and enforce the finance contract, legal interests and rights in collateral
- To respond to a judicial or governmental order or subpoena or as otherwise required by law.
- In connection with a sale, finance, investment, audit or other corporate or financial transaction relating to the business or assets of XFS or any of their affiliates.

- To service providers in areas such as data management, information technology and human resources performing services in support of our website or on behalf of XFS.
- To XFS, affiliates, agents, designees, assignees and vendors for marketing, customer service, collections, remarketing or other purposes related to the finance transaction.
- For any other legally permissible purpose

Additionally, non-personally identifying information about users of website and site activity may be shared with third parties for marketing, advertising, research, web analytics or other purposes.

WEB ANALYTICS

The XFS website may employ cookies, web beacons and similar technologies and may engage third parties to track user activity to collect and analyze site data. This data may be combined with the Personal Information we have collected from you.

A cookie is a text file that a website transfers to your computer's hard drive for record-keeping purposes. The cookies assign a random and unique number to each visitor's computer. Cookies do not contain information that would personally identify the visitor, but we can associate a cookie with any identifying information that has been provided by the visitor while on this Site. Cookies that remain on your computer may be used by the site host or third party service providers for a specified period of time or until they are deleted. These persistent cookies record click stream information such as the URLs, or names of the pages, on our website that have been visited. The XFS website may also use temporary cookies that exist only during an online session. Temporary or session cookies allow us to identify you temporarily as you move through the site. Note that most web browsers allow users to refuse or disable cookies, but doing so may impede the functionality of some of the site.

Web beacons or pixel tags are tiny graphic images with a unique identifier used to track site activity. Turning off the browser's cookies will prevent Web beacons from tracking the user's activity. However, the beacon will still account for the anonymous visit but the user's unique information will not be recorded.

We may engage third parties, such as Google Analytics, to track and analyze Site activity on our behalf. To do so, these third parties may employ cookies or web beacons to track user activity on the website. We use data collected by these third parties to assist in administering and improving the website and to analyze usage of the website. We do not provide these third parties with Personal Information.

USER POSTS

The website may allow users to post public comments. Information you post to a blog or other public comment area in the website may be viewable by others. In addition to the content of your post, your name and any other information you post will be publicly displayed along with your comment or blog. We are not responsible for the privacy of information you choose to post to the website, or for the accuracy of any information contained in those postings. We cannot prevent such information from being used by others in a manner that may violate this Policy, the law or your personal privacy or other rights.

THIRD-PARTY WEBSITES

The website may contain links to third-party websites. Use of those third party sites is governed by the terms and policies of those sites, and not by this Policy. You agree that we are not responsible for the information or privacy practices of any third party websites linked to this Site.

MARKETING COMMUNICATIONS

XFS may send you emails from time-to-time with information believed to be of interest to you. This information may include special offers or programs, news and promotions from XFS, affiliates, agents, designees, assigns, vendors or other third parties. If at any time you wish to stop receiving these email communications, please follow the opt-out instructions contained in the e-mail. Note that opt-out requests take up to 10 business days to process. If you opt-out of receiving marketing emails, we may continue to send you e-mails concerning your application, your account, any products or services you have requested or received from us, or for other account or customer service purposes.

SECURITY

We employ physical, technical, legal and administrative measures to protect the security of Personal Information collected on the XFS website. However, no data security program is perfect nor can it guarantee absolute security at all times. For your part, there are actions to protect against unauthorized access to your password, computer and Web-enabled devices. These actions include signing out after using a shared computer, choosing a robust password and maintaining the secrecy of your login information and password. You should also avoid using a public or shared computer to submit Personal Information.

CONTACT US

You may contact us with any questions or concerns about this Policy