

SPIT SPOT CONSUMER PRIVACY NOTICE

Terminology Used in This Notice

The terms “we,” “our” and “us” refer to any one or more of Spit Spot or its affiliates with which you maintain a customer relationship. The terms “you” and “your” refer to individuals who have a continuing relationship with us that is primarily for personal, family or household purposes. The term “nonpublic personal information” refers to nonpublic information about you that we obtain in connection with providing a service to you. The term “nonaffiliated third parties” refers to companies, other than our affiliates, that we do not own or control.

Why we Collect Information About You

We collect and use information about you only where we reasonably believe the information will be necessary or useful in providing you with the services you request from us. The information we collect and use about you helps us to maintain and improve the customer service we provide you, and operate more efficiently.

How We Protect the Information We Collect

We take great care to safeguard the information we collect and use about you. We permit access to the nonpublic personal information we collect about you to only those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information. We require companies working for us to protect information. They agree to use it only to provide the services we ask them to perform for us.

Categories of Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms; and
- Information about your transactions with us, our affiliates or others.

Categories of Information We Disclose to Affiliates

We may disclose the following kinds of nonpublic personal information about you to our affiliates:

- Information we receive from you on applications or other forms, such as your name, address and social security number.

We disclose this information to our affiliates for a number of reasons, such as to identify services our affiliates may offer that may be of interest to you. Our affiliates observe the same practices we do to protect the privacy of information about you.

Your Rights Concerning Certain Information We Disclose to Our Affiliates

We are permitted by law to share information about our experiences and transactions with you (such as your payment history with us) with our affiliates. We may also share additional information about you (such as information we receive from you on applications) with our affiliates. If you prefer that we not disclose this additional information to our affiliates, you may direct us not to disclose this information. Even if you do tell us not to share, we may share other types of information as required or permitted by law (such as to respond to a subpoena).

Categories of Certain Nonaffiliate Third Parties to Whom We Disclose Information and the Categories of Information We Disclose

We may disclose nonpublic personal information about you to certain nonaffiliated third parties that perform service or functions on our behalf, such as financial data processing companies that process and maintain your payment records for us.

We may disclose the following nonpublic personal information about you to those nonaffiliated third parties mentioned above:

- Information we receive from you on applications or other forms, such as your name, address and social security number;

- Information about your transactions with us, our affiliates or others, such as payment history, parties to the transaction and credit card usage; and

When we disclose nonpublic personal information about you under these circumstances, we require that the nonaffiliated third party agree not to disclose the information, or to use the information for any other purpose.

Other than as described in this section, we do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted or required by law. We do not disclose or sell nonpublic personal information about you to nonaffiliated third parties for the purpose of marketing products or services.

Information Concerning Former and Inactive Customers

If you happen to become an inactive customer, we will continue to adhere to the privacy policies and practices as described in this Notice.