

KEEP IT TRUCKIN' DISCLOSURES

Introduction

This Privacy Statement ("Notice") and Website Terms of Service ("Terms of Service") apply to this website or mobile application and the websites or mobile applications of Keep It Truckin', LLC, (KIT), its subsidiaries and affiliates (collectively "we", "us" or "our") that display this Notice and Terms of Service (each a "Site" and collectively, the "Sites").

By visiting the Sites, you are accepting our rules to use the Site stated in the Terms of Service and consenting to our collection, use, disclosure, retention, and protection of information about you and devices you use as described in this Notice. If you do not agree with the terms contained in the Notice or Terms of Service, you must immediately exit the Site.

This Notice and Terms of Service only apply to the Sites and do not apply to information collected or received by other means. This Notice does not apply to anonymized or aggregated data that does not allow us or third parties to identify or contact you.

Additional information about our privacy and security practices may be found on our Sites. Although the additional information is provided as a resource, the terms and conditions of this Notice and Terms of Service control, and by using the Site, you agree to the terms and conditions of this Notice and Terms of Service.

Online Privacy Statement" How We Collect and Use Information

Personal Information We Collect Online

Personal Information means personally identifiable information such as information you provide via forms, surveys, applications or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, or account numbers.

We collect information that you voluntarily submit to KIT using one or more devices to receive products and services or related information that you request from either us or companies with which we do business. The information you submit may include personally identifiable information such as name, address, e-mail address and telephone number. We refer to such personally identifiable information that you voluntarily submit to us in response to requests therefore on the Sites as your "Personal Information."

We do not consider your city, state or ZIP code to be your Personal Information. We also collect information about the devices you use to access the KIT Network of Services. We do not consider this information to be your Personal Information.

How We Use Personal Information

Your credit history and related score are used by our affiliated lenders to evaluate your loan and credit requests. Lenders use this information to see if you have missed payments, carry high balances, or are in other ways over-extending yourself financially. For this reason, it's a good idea to check your credit report to make sure inaccuracies aren't impacting your credit. These are general guidelines only, and KIT uses other factors including all your other application information in evaluating your application.

We may use Personal Information:

- to respond to your inquiries and fulfill your requests;
- to inform you about important information regarding the Site, products or services for which you apply or may be interested in applying for, changes to terms, conditions, and policies and/or other administrative information;
- to deliver marketing communications that we believe may be of interest to you, including, ads or offers tailored to you;
- to evaluate your eligibility for products or services;
- to allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how Personal Information is used and shared;
- to interact with you using social media pages and other online publications. We may combine this online information with information collected from offline sources or information we already have;
- for business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns;
- for risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
- to allow you to utilize features within our Sites by granting us access to information from your device such as contact lists, or geo-location when you request certain services.

Other Information We Collect Online

Other Information is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual, such as browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you such as your date of birth or household income and aggregated and de-identified data.

How We Collect and Use Other Information

We and our third-party service providers may collect and use other Information in a variety of ways, including:

- **Through your browser or device:** Certain information is collected by most browsers and/or through your device, such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version. We use this information to ensure Sites function properly, for fraud detection and prevention, and security purposes.
- **Using cookies:** Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the Site to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the Site and to assist us with resolving questions regarding the Site. We also utilize cookies for advertising purposes. Please see the Advertising section below for more information.

- You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products and services. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on. You also may not receive tailored advertising or other offers from us that may be relevant to your interests and needs.
- Other technologies including pixel tags, web beacons, and clear GIFs: These may be used in connection with some Site pages, downloadable mobile applications and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, to compile statistics about usage and response rates, to personalize/tailor your experience while engaging with us online and offline, for fraud detection and prevention, for security purposes, for advertising, and to assist us in resolving account holders' questions regarding use of our Site. Please see our Advertising section below for more information regarding our use of other technologies.
- IP Address: Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many web sites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, to personalize/tailor your experience while engaging with us online and offline, for compliance and security purposes, for advertising, and administering the Site. Please see the Advertising section below for more information.
- Aggregated and De-identified Data: Aggregated and De-identified Data is data that we may create or compile from various sources, including but not limited to accounts and transactions. This information, which does not identify individual account holders, may be used for our business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.

Disclosure and Sharing of All Information (Personal and Other Information)

KIT discloses personal and other Information (collectively "Information") to accomplish the uses, purposes, and sharing outlined in this Notice.

We disclose Information to our affiliated companies and third parties that perform services and functions on our behalf under confidentiality agreements. These entities include, but are not limited to, dealers; financial institutions; fraud prevention service providers; marketing service providers; database managers; customer service providers; and others who perform technical, logistical, financial, tax, legal, compliance, or administrative functions on our behalf.

These companies may use the Information we share to perform functions including, but not limited to, providing products and services; analyzing data; supplying marketing assistance; providing search results and links; sending postal mail and email; providing background and credit checks; providing fraud checks; providing customer service; supplying marketing assistance; assisting in debt collections; and providing other financial, technical, logistical, tax, legal, compliance, or administrative functions.

In addition, we may disclose Personal Information where:

- Required by law, by court rules concerning the production of records, or by an order or requirement of a court, administrative agency, law enforcement authority, or other government entity;

- We have reasonable grounds to believe that use or disclosure is necessary to protect the rights, privacy, property, or safety of our users, employees, or others;
- We have reasonable grounds to believe that the information relates to the breach of an agreement or violation of the law that has been, is being, or is about to be committed;
- It is necessary for fraud protection, risk reduction, or the establishment or collection of funds owed to us;
- It is necessary to enforce or to apply our legal agreements, to pursue remedies, or to limit damages to us;
- The information is public;
- You have provided consent or with your direction; and
- Other reasons allow it, or other laws require it.

Additional Information

Third party widgets – we may allow certain widgets (e.g., social share buttons) on our Sites that enable users to easily share information on another platform, such as a social media platform. The third parties that own these widgets may have access to information about your browsing on pages of our Sites where these widgets are placed. You may wish to review information at the third-party site, such as platforms where you have an account, to determine how these third parties collect and treat such information. Also, see Linking to other sites and Social media sites below.

Advertising

KIT advertises online (e.g., pages within our Sites and mobile apps through KIT managed social media presences, and on other sites and mobile apps not affiliated with KIT). To understand how advertising performs, we may collect certain information on our Sites and other sites and mobile apps through our advertising service providers using cookies, IP addresses, and other technologies.

The collected information may include the number of page visits, pages viewed on our Sites, search engine referrals, browsing activities over time and across other sites following your visit to one of our Sites or apps, and responses to advertisements and promotions on the Sites and on sites and apps where we advertise.

KIT uses information described in this Notice to help advertise our products and services, including prescreened offers of credit, in a variety of ways. We use such information to present tailored ads, to you including:

- Banner ads and splash ads that appear as you sign on or off of your online accounts on our Sites, within mobile applications
- E-mail, postal mail, and telemarketing, and,
- On other sites and mobile apps not affiliated with KIT
- Analyze the effectiveness of our ads
- Determine whether you might be interested in new products or services

Security

The security of your Personal Information is important to us. We take technical and organizational measures to protect your information against loss, destruction, unauthorized disclosure or access, both during transmission to us and once we receive it. The measures we take vary depending on the sensitivity of the information. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure.

Information that we collect about you through our website may be stored and processed in the United States or any other country in which we or our subsidiaries, affiliates or service providers

maintain facilities and it may be transferred from the United States to other countries or jurisdiction's around the world.

Making sure information is accurate

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please use the Contact Us option on our Site, or call or write to us at the telephone numbers or appropriate address for changes listed, online.

Updates to this Privacy Statement

This Online Privacy Statement is subject to change. Please review it periodically. If we make changes to the Privacy Statement, we will revise the "Last Updated and Effective" date at the top of this Notice. Any changes to this Notice will become effective when we post the revised Notice on the Site. Your use of the Site following these changes means that you accept the revised Notice.

Privacy

KIT is committed to respecting your privacy and protecting your personally identifiable information. Upon your request, KIT shares the information you enter on this website with participating dealers to provide you with the information you requested, and with other service providers associated with the Services. KIT account data and certain other information about you and that you enter, and/or we collect through your use of this website are subject to this Notice. You understand that through your use of the Services, including this website, you consent to the collection and use of this information.

Operate and Support our Sites and Services.

We use the information that we gather to operate our Sites and provide our services. For example, we may use the information that we collect or receive to provide support and assistance that you request or to diagnose or address technical problems in the operation of our Sites or any of our services. If you establish an account with us, we may use information about you to manage or support your account. We may identify your use of our Sites across devices, and we may use information we collect from you and receive from others to optimize your use of the Sites and our services as you use different devices.

Improving and Evolving our Services.

KIT constantly evaluate and improve our Sites and services, including developing new products or services and use the information we gather to do so.

To Allow You to Connect with Affiliates.

When you use our service, and after you provide your contact information to request offers or information, we may use the information you provide us to allow you to connect with a limited number of affiliates. These affiliates may provide you with a savings certificate and/or offers for new or used vehicles or other products or services. We may also notify a dealer when you are at the dealer's location via geolocation information that we collect. When you choose to share your contact information with affiliates, your direct interactions with those affiliates will not be controlled by this Notice. You should review the applicable notices of those affiliates to understand how they may use your information.

Other Contacts

We may contact you through telephone, text, or chat for other purposes, as permitted by law. This Notice only addresses our own information practices. This Notice does not apply to information you share with third parties, including but not limited to dealers, even if we link to those third parties

from a Site. These third parties may have their own privacy policies governing their use of information that you can access from their websites. Our services may be offered through third party websites or mobile applications (“Partner Sites”). This Notice does not apply to Partner Sites, unless otherwise indicated on the Partner Site.

Please note that other parties may collect personally identifiable information about your online activities over time and across different websites when you use our Sites.

How Does KIT Address California Privacy Rights?

California Civil Code Section 1798.83 entitles California users to request information concerning the disclosure of certain personal information to third parties for the third parties’ direct marketing purposes. California users who wish to request further information in compliance with this law may contact us at 12221 Merit Drive, Dallas TX 75251 section below.

As of the Last Updated and Effective Date listed above, there is no commonly accepted response for Do Not Track signals initiated by browsers. Therefore, we do not respond to such signals or to other mechanisms that provide the ability to exercise choice regarding the collection of personally identifiable information regarding your online activities over time and across third-party websites or online services.

How Does KIT Handle Privacy Disputes?

By using this Site, you agree that any dispute arising out of or relating to the Sites, the Sites’ content or the services or materials made available on the Sites, or regarding information collected or shared about you, is subject to the Choice of Law, Venue, and Class Action Waiver provisions in our Terms of Service.

If you have any questions about this Notice, please contact our Privacy Coordinator by referring to the [Contact Us](#) section of our Sites.