



WEBSITE PRIVACY POLICY

last updated 4.18.2024

Exodus Financial Services dba Exodus Lending (“Exodus Lending,” “we,” or “us”) respects your privacy and is committed to protecting personal information.

This Privacy Policy (the “Policy”) describes the types of personal information we may receive, how we may use and disclose the information, and certain rights and options individuals may have regarding their information. This Policy applies to information we collect when you access or use our website located at exoduslending.org (the “Site”), including when you communicate with us using functionality on the Site.

We reserve the right to amend or update this Policy from time to time or to create additional policies in order to accurately reflect changed circumstances or new legal requirements. As a result, it is important that you read this Policy closely so that you are fully aware of how and why we are using your personal information.

By providing us with personal information, you expressly consent to the information-handling practices described in this Policy. If you do not agree with this Policy, please do not use our Site or provide us with your information. If there are changes to our Policy, we will post them here and update the “Last Updated” date at the top of this document. Continued use of the Site after any changes is deemed to be acceptance of those changes. Accordingly, we encourage you to check the Policy periodically for updates.

If you are a donor, please review our [Donor Privacy Policy here](#).

If you submit an online eligibility inquiry, enroll to use our services, create a participant account, make a payment, or otherwise interact with our Site (collectively, the “Services”), please review our [Services Notice of Privacy Practices here](#).

Information We Collect

A. Personal Information: For the purposes of this Policy, “personal information” is any information that identifies, relates to, or can be used to contact a particular individual. The types of personal information we collect includes the following categories:

- **Contact information** – First name, last name, email address, physical address, billing address, and telephone number.
- **Communication information** – Details regarding informational materials you may have requested or received from us, the services in which you are interested, your receipt of informational communications, information regarding your communication preferences, and

copies of communications and inquiries you have submitted to us, including through email, calls, and features available on our Site.

- **Device and usage information** – Details regarding how and when you use our Site, including the device used to connect to our Site, your IP address and device identifier, the frequency and duration of your usage, the pages you view, what websites or search terms referred you to our Site, and information about your interaction with our Site.

We collect this information when you visit or navigate our Site, fill in forms on our Site, communicate with us using functionality on the Site, or otherwise provide us with personal information through the Site or other means of communication like email or phone.

Please note that we may aggregate or anonymize the foregoing types of information such that they are no longer capable of identifying you, in which case they are no longer considered “personal information.”

B. Automatically Collected Usage and Device Information

Like most websites, our Site uses various technologies to automatically collect information about visitors. Those technologies include:

- **Cookies.** Cookies are small text files that a website transfers to a visitor’s device for recordkeeping purposes. We use cookies to personalize visitors’ experiences on our Site, provide content that we believe may be of interest, track visitor trends and patterns, engage in marketing and advertising, and otherwise analyze our Site traffic. For further information about cookies, including how to refuse cookies, please visit www.allaboutcookies.org. Please note that if cookies are disabled, you may not be able to enjoy certain features of our Site.
- **Log Files and Device Identifiers.** We use log files to track actions occurring on the Site and collect data about visitors, including IP address, browser type, Internet service provider, referring/exit pages, date/time stamps, and device identifiers.
- **Web beacons and other technologies.** Our Site may use other tracking tools, including web beacons (also known as clear gifs, pixel tags, and single-pixel gifs), which are small electronic images embedded in content and email messages that are not ordinarily visible to users. Web beacons allow us to track pages and content accessed and viewed by users, as well as to monitor email readership.
- **Analytics.** Our Site may also use third-party analytics tools such as Google Analytics. You can find more information about how data is collected and processed in connection with the Google Analytics service [here](#). You can also read Google’s privacy policy [here](#).

The information collected through these technologies may be combined with personal information or aggregated with other information on Site visits. We may share information about your use of our Site with our analytics partners, who may combine it with other information that you previously provided to them.

C. Information from Other Sources

We may obtain both personal and non-personal information about you from service providers and other third parties and add it to other information we have collected. We, and third parties we engage, may combine information we collect from you over time, and across the Site, with information obtained from other sources. This helps us improve the information's overall accuracy and completeness, and also helps us better tailor our interactions with you.

D. Social Media

If you interact with us on any social media platform: (i) depending on your social media privacy settings, the personal information that you submit on the social media platform may be read, collected, or used by us as described in this Policy, and (ii) where we respond to any interaction with you on social media, your account name/handle may be viewable by any and all members or users of our social media accounts. Social media platforms operate independently from Exodus Lending and we are not responsible for the personal information that you choose to submit or link on any social media platform. We encourage you to review the privacy policies and settings of any social media platform with which you interact to help you understand their privacy practices.

How We Use Personal Information

We (or service providers acting on our behalf) may use the personal information identified above for the following purposes:

- To provide the information about the services we offer, including determining eligibility, facilitating applications, processing payments, and providing financial education resources and referrals;
- To provide customer support services, and to verify, investigate, and respond to any claims, problems, or requests you may make relating to the Site;
- To provide you with information regarding Exodus Lending, the Services, as well as other information that you may request from us;
- To enforce our agreements with you or our partners, comply with our legal or regulatory obligations, or defend or advance legal claims;
- To prevent or detect hacking activities, financial crime, security breaches, or safety risks in connection with our Site;
- To develop, update, and improve our Site;
- To provide monthly email updates and create Site content such as participant stories, blog entries, and financial education resources;
- To notify you about changes to our Site, including material changes to this Policy; and



- To perform other functions as otherwise described to you at the time of collection or that you otherwise consent to.

For more information about your options relating to your personal information and your communication preferences, see “Your Choices About the Collection and Use of Personal Information” below.

Disclosure of Personal Information

When the information we collect about you is aggregated, anonymized, or otherwise does not identify you, we may use that information for any purpose or share it with third parties, to the extent permitted by applicable law.

In addition, we may share your information with the following types of entities:

- Business partners, service providers, and third-party vendors necessary for our provision of the Services and performance of any contract with you. For example, our IT and system administration providers, cloud hosting providers, payment processors, and insurance providers.
- Marketing and advertising vendors that may assist with hosting information relating to participants and potential participants, marketing automation, advertisement placement, and marketing campaigns and communications.
- Regulatory and governmental authorities, law enforcement agencies, and courts, as necessary to comply with applicable laws and regulations, respond to a subpoena, search warrant, or other lawful request for information, or to otherwise protect our rights.
- Analytics vendors in order to understand our Site traffic and usage patterns, optimize our Site, and identify potential new participants.
- Our professional advisors, such as lawyers, accountants, and other similar advisors.
- Buyers or other successors prior to or in the event of a merger, acquisition, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as a part of bankruptcy, liquidation, or similar proceeding, where the information is among the assets being transferred.
- Other parties for any purpose we disclose at the time you provide the information.

Protection of Personal Information

We use appropriate administrative, technical, and physical measures to protect your personal information from loss, theft, and unauthorized use, disclosure, or modification. Please be aware that no data transmission over the Internet is 100% secure. While we strive to protect your personal information, we cannot ensure or warranty the security of any information you transmit to us and you do so at your own risk.

Your Choices About the Collection and Use of Personal Information

We respect your right to make choices about the ways we collect, use, and disclose your information. We try to offer you meaningful choices regarding your personal information. Some choices you have regarding personal information include the following.

- **Marketing Emails** – As required by applicable laws, to the extent we ever send you promotional or marketing emails, you may be able to opt-out of receiving such emails from us by clicking the “opt out” or “unsubscribe” link in any such emails and following the instructions provided.
- **Cookies** – Depending on your browser or device, you may have the option to set the browser to accept all cookies, reject all cookies, notify you when a cookie is set, or delete cookies. Each browser and device are different, so we recommend you evaluate the tools and settings available in your browser or device, as well as any available instructions for the same. Please note that if you disable or delete cookies, you may not be able to access or use certain features of the Site.
- **Google Analytics** – As discussed above, we may use Google Analytics in connection with the Site. If you would like to refrain from having your data collected by Google Analytics, Google has developed an opt-out browser that you can [use](#). You can find more information on how Google uses information it collects [here](#).
- **Declining to Provide Information** – You can choose not to provide us with information we may request through our Site, but that may result in you being unable to use certain features of our Site.
- **Do Not Track Mechanisms** – Please note that our Site does not honor “Do Not Track” signals, and such signals will not impact the operation of this Site.

In addition to the above, you may contact us using the details provided at the end of this Policy with any questions about the choices relating to your personal information.

Links to Third-Party Website

Our Site contains links to third-party websites. Such websites have separate privacy policies that you should review. We do not control these third-party websites and are not responsible for the content of linked websites or those companies’ data-handling practices. Links to these websites are provided for convenience or reference only and are not intended as a warranty of any type regarding the website or the information on the website.

Children’s Privacy

The Site is a general audience site and is not directed at, or intended for use by, children under 13 years of age. Accordingly, we do not knowingly collect personal information from children under age 13. Should we discover that a child under the appropriate age provided their personal information, we will use that



information only to respond to that child and inform them that we must have parental consent before receiving such information.

How to Contact Us

For questions or more information about our privacy practices, please contact us by e-mail at **outreach@exoduslending.org** or by using the contact information provided below:

Exodus Lending

c/o Executive Director

Address: 2380 Wycliff Street, Suite B-100, St. Paul, MN 55114

Phone Number: 612-615-0067 x.1002 (press 2)

Email: director@exoduslending.org