



This is the Privacy Policy of each of the following three affiliated entities that do business through the sailloans.com website (the “Site”): (i) S.A.I.L. LLC, a Delaware limited liability company (“SAIL”), (ii) S.A.I.L. of Colorado LLC, a Delaware limited liability company (“SAIL CO”), and (iv) S.A.I.L. of New York LLC, a Delaware limited liability company (“SAIL NY”).

“Lender” as used in this Privacy Policy means SAIL if (a) you are a resident of Illinois, or (b) you are accessing this Site from a SAIL Loans Illinois store.

“Lender” as used in this Privacy Policy means SAIL CO if (a) you are a resident of Colorado, or (b) you are accessing this Site from a SAIL Loans Colorado store.

“Lender” as used in this Privacy Policy means SAIL NY (a) if you are a resident of New York, or (b) you are accessing this Site from a SAIL Loans New York store.

This Privacy Policy describes the collection, use, sharing, storage, and protection of your non-personal and personal information by Lender. Please read this policy carefully to understand what Lender does with your non-personal and personal information and how you can limit some sharing of such information. If you would like to download a separate attachment of Lender’s policy, please click [HERE](#).(Opens in a new window) Whenever you visit <https://www.sailloans.com> you accept the practices described in this Privacy Policy.

What information does Lender collect?

Lender may collect your non-personal and personal information anytime you interact with Lender, such as when you visit the Site, purchase any of Lender’s products or services online, fill out Lender’s application form, otherwise contact Lender, or when Lender contacts you. Lender may also collect your personal information from third parties, such as employers and consumer reporting agencies.

Non-personal information – this refers to information that does not by itself identify you as a specific individual.

For example, non-personal information may include (without limitation):

The Uniform Resource Locator (“URL”) of the last website visited by a user before visiting <http://www.sailloans.com>.

Which URL a user goes to after visiting <http://www.sailloans.com>.

What browser a user is using.

A user's device type, browser type, screen resolution and operating system.

A user's Internet Protocol ("IP") address.

Cookies –pieces of information which a web server may place on a user's computer or other device when a user visits a website to facilitate the user's Internet session, to maintain security and to improve the user's experience.

Personal information –this refers to information that can be associated with you and could be used to identify you.

For example, personal information may include (without limitation):

Mailing address, email address, and phone number

Social security number

Income

Account balances

Credit card information

Transaction and financial information

Payment history

Employment information

Creditworthiness and credit history information

Bank account information

How does Lender use your information?

Lender may use your non-personal and personal information for the following purposes from time to time:

To provide you with access to our site, services, and products.

To enhance the operation of the Site, service and process your transaction(s), improve Lender's marketing and promotional efforts, statistically analyze Site use, improve Lender's service and product offerings, and customize the Site's content, layout, and services.

To detect and prevent fraud and for account authentication purposes.

To deliver information to you and contact you regarding administrative notices.

To resolve disputes, troubleshoot problems and enforce our agreements with you, including without limitation, our Terms of Use, Consumer Loan Agreement(s), and this Privacy Policy.

To market our services and products to you.

Any other purpose that is permitted by law.

Does Lender share your information?

Lender may share your non-personal and personal information described above from time to time with Lender's Affiliates (as defined below) and Non-Affiliates (as defined below) as permitted by law, such as (without limitation) for Lender's business and marketing purposes, servicing and processing your transaction(s), sending you informational, marketing, and promotional content, maintaining and servicing your account(s), reporting to credit bureaus, and responding to court orders and legal investigations.

Lender may share your non-personal and personal information described above from time to time with Non-Affiliates pursuant to a Joint Marketing Agreement (as defined below).

Lender may share your non-personal and personal information described above from time to time with Lender's Affiliates for Lender's Affiliates' everyday business purposes and marketing purposes.

Lender may share your non-personal and personal information described above from time to time with Non-Affiliates so that they can market services and products to you.

Lender may share your non-personal information described above from time to time with Non-Affiliates so that they can enable Lender to verify your identity by registering and remembering devices associated with your account for purposes of fraud detection and prevention.

How can you share information about your <http://www.sailloans.com> experience on social media sites?

We may offer services that allow you to share information with third party social media sites such as Facebook, Twitter, Pinterest, and others. Please note that if you share information with these third party social media sites, different rules may apply to their use and/or sharing of the information you provide them.

How can you limit sharing of your personal information?

You can limit sharing of your personal information for the following purposes:

Sharing for our Affiliates to market to you;

Sharing for Non-Affiliates to market to you; and

Sharing information about your creditworthiness for our Affiliates' everyday business purposes.

If you wish to limit sharing of your personal information for any or all of the three above-described purposes, please contact us:

By calling 833.700.7245 – our menu will prompt you through your choice(s); or

By writing a letter to: Sailloans.com, 2400 East Devon Avenue, Suite 300, Des Plaines, Illinois 60018.

When does Lender begin sharing your personal information?

If you are a new customer, we can begin sharing your information thirty days after this Privacy Policy is accepted. If you are an existing or former customer, we can continue to share your information as

described in this Privacy Policy. Please note that regardless of whether you are a new, existing, or former customer, at any time you can limit our sharing of your information by following the instructions in the preceding paragraph.

How does Lender safeguard your personal information?

We understand the importance of protecting your personal information. We maintain physical, electronic and procedural safeguards that comply with applicable law to protect your personal information.

How can you limit the collection and use of some of your non-personal information?

You have the ability to control how some of your non-personal information is collected and used online by controlling whether to accept cookies. If you prefer not to accept cookies, you can change your browser settings. If you prefer not to receive personalized ads from third party advertisers, you can opt-out of some network advertising programs by visiting <http://www.networkadvertising.org/choices>(Opens in a new window)

Will this Privacy Policy change?

Please note that we review our privacy practices from time to time, and that such practices are subject to change. We reserve the right to change this Privacy Policy at any time by posting revised versions of this Privacy Policy on <http://www.sailloans.com>.

Your use of the <http://www.sailloans.com> website and any other services provided by SAIL constitutes your acknowledgement and acceptance of the then-effective Privacy Policy.

The effective date of this Privacy Policy, as stated below, indicates the last time this Privacy Policy was revised.

Is this Privacy Policy subject to Lender's Terms of Use?

Yes, if you choose to visit <http://www.sailloans.com>, your visit and any dispute over privacy is subject to this Privacy Policy and our Terms of Use.

Definitions:

Our Affiliates include lenders and retailers.

Non-Affiliates can include (without limitation) companies engaged in direct marketing and selling of consumer products and services.

Affiliates – companies related by common ownership or control. They can be financial or nonfinancial companies.

Non-Affiliates – companies not related by common ownership or control. They can be financial or nonfinancial companies.

Joint Marketing Agreement – a formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Effective Date: January 20, 2021.