

PRIVACY POLICY

Effective Date: March 31, 2023.

This privacy policy (this “**Privacy Policy**”) describes how we collect, use, and share data that we obtain through your use of this site (the “**Site**”) operated by, controlled by, Cadence Financial Group, Inc. (collectively, “**Cadence,**” “**we,**” “**us,**” or “**our**”). **If you are a resident of California, please review California section for additional disclosures required by California law. If you are a resident of the European Union, please review our European Union Section for additional information relating to your rights.**

By using the Site, you agree to the practices described in this Privacy Policy and any updates posted here from time to time. To make sure you stay informed of all changes, you should check this Privacy Policy periodically.

1. COLLECTION OF DATA

We collect data from you in several different ways on the Site, including personal data and data about your use of the Site which does not identify you personally. Personal data means information, or combination of information, that can reasonably be used to identify you personally (such as your name, phone number, address, and email address).

We collect personal data that you voluntarily provide to us.

We collect personal data that you voluntarily provide to us (such as when you submit an inquiry), including name, email address, and any other data you choose to provide.

We automatically collect data about your use of the Site.

When you access and use the Site, our technology and tools may automatically collect and record certain data about your use of and interaction with the Site that does not identify you personally (such as your IP address, browser type, the make and model of device used to view the Site, unique device identifiers, the referring webpage, pages visited, and search terms).

We also use various tracking technologies (such as cookies and pixel tags) to collect data about your use of and access to the Site. Cookies are small data files stored on your hard drive or in device memory by websites you visit, applications you use, or advertisements you view and help us improve the Site and your experience on the Site. Pixel tags are electronic images that generate a generic notice of a visit to the Site and are used in conjunction with cookies to anonymously track activity on the Site by a particular browser.

Third parties may also automatically collect data about you.

Some content on the Site may be served by third-party content providers and may also use cookies, pixels tags, or other similar tracking technologies to automatically collect data about you, both on the Site and throughout the Internet. We do not control the technologies of those third parties. Data collection and use by those third parties is subject to the privacy policies of those third parties. It is up to you to review the terms of use and privacy policies of those third parties.

2. USE OF COLLECTED DATA

We use the data we collect to assist in the administration and operation of the Site and to provide you an efficient, meaningful, and customized experience.

We may use data to:

- Fulfill our obligations with respect to the reason you voluntarily provided the data (such as responding to an inquiry or provide you with information, products, or services that you request from us or that may be of interest to you);
- Allow you to participate in certain features of the Site;
- Improve the Site or our products, events, and services and for other business or commercial purposes;
- Optimize your experience on the Site (such as troubleshooting technical programs or storing your preferences);
- Notify you about changes to the Site (including this Privacy Policy);
- Carry out any other purpose described to you at the time the data was collected; and

- Carry out any other purpose with your consent or as permitted by law.

Additionally, we may use data for marketing purposes to:

- Provide you with additional information regarding products, events, promotions, and services from Cadence and third parties that may be of interest to you via email, text message, or through advertising on various social media platforms or websites (both desktop and mobile) that you may visit; and
- Develop, improve, and target our promotional messaging to you and others via retargeting, online behavioral advertising, and use of social media platform tools for advertising (such as creation of Facebook Lookalike Audiences).

You can learn more about Facebook ads [HERE](#) and other types of online advertising [HERE](#).

3. THIRD-PARTY WEBSITES AND SERVICES

Through your use of the Site, you may access, directly or indirectly, other websites or services, including from our service providers, business partners, and other third parties, in each case, that are not owned or controlled by us. Data collection and use by those third parties is subject to the privacy policies of those third parties. It is up to you to review the terms of use and privacy policies of those third parties.

4. SHARING OF COLLECTED DATA

We may share the data we collect as follows:

- With our current and future parents, affiliates, subsidiaries, and other companies under common control and ownership;
- With our service providers that perform services for us (such as e-mail and mobile marketing, analytics, and web hosting);
- With our sponsors, promotional partners, or event partners in connection with certain contests, sweepstakes, promotions, or ticketed events;

- With our third-party vendors and partners that sell items, offer promotions, or provide services to you through our services (either alone or jointly with us);
- To comply with a court order or other legal obligation, to enforce the Site terms of use, and to protect the rights, property, or safety of our users and other third parties;
- With government or law enforcement officials or private parties (including our legal or other professional advisors) as we determine, in our sole and absolute discretion, is necessary or appropriate to respond to claims or to comply with legal processes, laws, regulations, or ordinances, or to prevent or stop illegal, unethical, or actionable activity;
- In connection with, or during negotiations of, any merger, acquisition by another company, or sale of all or substantially all of our business or assets; and
- With your consent or at your direction.

5. TRANSFER OF COLLECTED DATA

The Site is operated in the United States. If you are located in another jurisdiction, please be aware that the data we collect will be transferred to, stored, and processed in the United States. By using the Site and/or providing us with any data, you consent to this transfer, processing, and storage of your data in the United States, a jurisdiction in which the privacy laws may not be as comprehensive as those in the country where you reside or are a citizen such as the European Union. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Notice. We will take all steps reasonably necessary to ensure that your data is subject to appropriate safeguards and ensure that your data is treated securely and in accordance with this Privacy Policy.

6. DATA SECURITY

We use commercially reasonable technical and organizational measures to help secure and safeguard your data in our possession. However, no data transmission over the Internet is completely secure and no security mechanism is impenetrable. Therefore, although we take steps to protect your data, we cannot guarantee the security of the data that we collect from you or the security of our servers or the Site. By accessing the Site, any

transmission of data is at your own risk and you agree to assume all risk in connection with data sent to us or collected by us.

7. DATA RETENTION

We retain data only as long as necessary in light of the purpose(s) for which it was originally collected. Please note that we may retain your data for longer periods of time as necessary to comply with our legal obligations or respond to governmental authorities.

8. CHILDREN AND PARENTS

We respect children's privacy. We do not target or knowingly or intentionally collect personal data from children under the age of 13. By using the Site, you have represented and warranted that you are either at least 18 years of age or using the Site with the supervision of a parent or guardian. If you are under the age of 13, you may not use the Site. If you become aware that your child has provided us with personal data without your consent, please contact us at privacy@cadencecash.com.

9. OUR "DO NOT TRACK" (DNT) POLICY

Some websites have "do not track" features that allow you to tell a website not to track you. We do not currently respond to those signals or any similar mechanisms transmitted by web browsers. To learn more about DNT and tracking signals, please visit [All About DNT](#).

10. YOUR DATA PREFERENCES

Use of Collected Data

If you no longer want us to use your collected data as described above, please contact us at privacy@cadencecash.com.

Communications

If you no longer wish to receive emails from Cadence, please follow the instructions in the emails to opt-out from receiving such emails in the future or submit a request by contacting us at privacy@cadencecash.com.

Cookies, Pixel Tags, and Other Similar Tracking Technologies

You may remove or reject cookies by adjusting settings on your browser, and thus opt-out of certain features of the Site and the Site’s automatic collection of certain data. These tracking technology opt-out tools are device and browser specific so you must repeat the opt-out from each of your devices and browsers. Please note that removing or rejecting cookies could affect the functionality of the Site.

Advertising Preferences

You may adjust your advertising preferences on various social media websites by adjusting your Settings on the particular platform. For example, you may adjust the types of Facebook ads you receive [on Facebook](#) and the types of Google ads you receive on [Google](#).

11. CALIFORNIA PRIVACY DISCLOSURES

A. DEFINITION OF PERSONAL INFORMATION

As defined in the CCPA, “**Personal Information**” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.

B. NOTICE OF COLLECTION OF PERSONAL INFORMATION

We may collect and may have collected in the last 12 months the following categories of Personal Information:

Category	Examples
Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.

Category	Examples
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some Personal Information included in this category may overlap with other categories.
Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
Online activity; Internet or other electronic network activity information.	Browsing history, search history, and information regarding a consumer's interaction with a website, application, or advertisement.
Geolocation data.	Physical location or movements.
Inferences drawn from any of the information.	Profile reflecting a consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Please note that the categories and examples listed above are those defined in the CCPA. This does not mean that all examples of that category of Personal Information were in fact collected about every Site visitor, but reflects our good faith belief to the best of our knowledge that some of that information from the applicable category may be and may have been collected.

We collect the categories of Personal Information listed above from the following categories of sources:

- **Directly from you when you provide it to us.**
- **Indirectly and automatically from your devices. For example, when you visit or interact with the Site.**
- **Directly from our clients or their agents.** For example, from documents that our clients provide to us related to the services for which they engage us.
- **From vendors who provide services to us.**

- **From other third parties.** For example, sponsors or event partners in connection with certain ticketed events, social networking providers, and advertising companies. If you do not want us to collect information from social networks, you should review and adjust your privacy settings on those networks as desired before linking or connecting them to the Site.

C. USE AND DISCLOSURE OF PERSONAL INFORMATION

Additionally, we may use or disclose and may have used or disclosed in the last 12 months the following categories of Personal Information for business or commercial purposes:

- Identifiers.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).
- Commercial information.
- Online activity; Internet or other electronic network activity information.
- Geolocation data.
- Inferences drawn from any of the information.

D. SALE OF PERSONAL INFORMATION

We may sell and may have sold in the last 12 months the following categories of Personal Information:

- Identifiers.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).
- Commercial information.
- Online activity; Internet or other electronic network activity information.
- Geolocation data.
- Inferences drawn from any of the information.

As defined in the CCPA, “**sell**” and “**sale**” mean selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise

communicating orally, in writing, or by electronic or other means, a consumer's Personal Information by the business to a third party for valuable consideration. This means that we may have received some kind of benefit in return for sharing Personal Information, but not necessarily a monetary benefit.

Please note that the categories listed above are those defined in the CCPA. This does not mean that all examples of that category of Personal Information were in fact sold, but reflects our good faith belief to the best of our knowledge that some of that information from the applicable category may be and may have been shared for value in return.

E. YOUR CALIFORNIA CONSUMER PRIVACY RIGHTS

The CCPA provides residents of California with the following rights regarding their Personal Information:

Right to Know About Personal Information Collected or Disclosed

You have the right to request, twice in a 12-month period, that we disclose certain information to you about our collection, use, and disclosure of your Personal Information over the last 12 months. Once we receive and confirm a verifiable consumer request from you, we will disclose to you within the time required by the CCPA, the relevant information.

Right to Request Deletion of Personal Information

You have the right to request that we delete any of your Personal Information that we collected from you and retain, subject to certain exceptions. Once we receive and confirm a verifiable consumer request from you, we will delete (and direct our service providers to delete) your Personal Information from our records within the time required by the CCPA, unless an exception applies.

Right to Opt-Out of the Sale of Personal Information

You have the right to opt-out of the sale of your Personal Information. Once we receive and confirm a verifiable consumer request from you, we will stop

selling your Personal Information. Please submit a request at privacy@cadencecash.com.

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights

You have the right not to receive discriminatory treatment by us for the exercise of any your CCPA rights. We will not discriminate against you for exercising any of your CCPA rights.

F. EXERCISING YOUR CALIFORNIA PRIVACY RIGHTS

Verification of Requests

When you submit your request, we will reasonably verify your identity prior to processing your request to access or delete any Personal Information we may hold about you. You must provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative of that person.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you.

Making a request does not require you to create an account with us. We will only use Personal Information provided in a request to verify the requestor's identity or authority to make the request.

Making a Request through an Authorized Agent

You may submit a request through an authorized agent. The agent will need to state that they are acting on your behalf when making the request, have proof of the authority to act on your behalf, and be prepared to provide sufficient Personal Information to enable us to identify you in our records.

12. EU PRIVACY DISCLOSURE

This EU disclosure provides information relating to your rights under the General Data Protection Regulation (“**GDPR**”) that apply only to residents of the European Union.

A. YOUR GDPR RIGHTS

The GDPR provides residents of the EU with the following rights regarding their personal data:

- Right to be informed about the collection and use of your personal data
- Right to access your personal data
- Right to have any inaccurate personal data corrected
- Right to have your personal data erased
- Right to restrict use of your personal data
- Right to personal data portability
- Right to object to the processing of your personal data
- Right to object to automated decision making

To exercise any of these rights, please contact us at privacy@cadencecash.com. We will respond to any requests within the time required by the GDPR.

B. LEGAL BASIS FOR PROCESSING PERSONAL DATA

To the extent you provide us with personal data, we are processing your personal data under one of the following lawful bases:

- Consent. By opting-in, you consent to permit us to process your personal data for the purposes set forth in this Privacy Policy.
- Compliance with Legal Obligations. We may process your personal data in order to comply with certain of our legal obligations.

C. COOKIES, PIXEL TAGS, AND OTHER SIMILAR TRACKING TECHNOLOGIES

To the extent required by applicable law, we will obtain your consent before collecting data using cookies, pixel tags, and other similar tracking technologies on the Site. If you have accepted our use of cookies, pixel tags, and other tracking technologies, we will collect your data in accordance with this Privacy Policy based on your affirmative informed consent, which you may withdraw through the methods provided herein. If you have not accepted, then we only collect your personal data based on our legitimate interests.

13. CONTACT US

If you have any questions about this Privacy Policy, please email us at privacy@cadencecash.com.