

Prime Rate Statement on Privacy

*PRIME RATE PREMIUM FINANCE CORPORATION
PRIME RATE PREMIUM OF CALIFORNIA INC
(Collectively "Prime Rate")*

Prime Rate cares deeply about the privacy and security of our clients' personal information, and protecting your information is consistent with our purpose, mission, and values. We believe it is helpful to have an overview of how this commitment is applied as Prime Rate collects, uses, and protects your personal information when you visit us online or on our applications.

Prime Rate Statement of Online Privacy Practices

Updated December 2022

What this policy covers

This Prime Rate Statement of Online Privacy Practices ("Privacy Policy") describes how we collect information when you visit or use Prime Rate's websites and other online services ("Online Services") that link to this Privacy Policy. It also describes how we use and share such information and explains your privacy rights and choices. Our Online Services are intended for a U.S. audience. The terms "Prime Rate," "we," "us," or "our" mean Prime Rate Premium Finance Corporation and Prime Rate Premium of California Inc. "You" means an individual who visits our Online Services and does not refer to a business or other entity or to individuals outside the U.S.

Prime Rate's business address is Prime Rate Premium Finance Corp, 2141 Enterprise Drive, Florence, SC, 29501, USA. Our Client Contact Center may be reached at 866-669-0937.

What this policy does not cover

This Privacy Policy does not apply to the websites or services of Prime Rate's businesses and affiliates that do not directly link to this policy. Some Prime Rate businesses and affiliates have their own privacy policies, which can be found on their websites. It also does not apply to non-Prime Rate companies, such as third-party websites to which we link online. Please review the privacy policies of other websites and services you visit to understand their privacy practices.

What information we collect

When you visit a Prime Rate website, application, or otherwise interact with us online, we may collect the following information:

Your browser type (e.g., Google Chrome, Microsoft Edge, Apple Safari, Mozilla Firefox)

Your Internet Protocol or "IP" address (Your IP address is a number that is automatically assigned to your device by your Internet Service Provider. An IP address is identified and logged automatically whenever you visit a site, along with the time of the visit and the page(s) that were visited)

The presence of any software on your device that may be necessary to view our site

Configuration information about the device you are using, including, but not limited to, your device type, web browser type and version, operating system type and version, display/screen settings, language preferences

Personal information submitted on applications, forms, and onsite electronic messaging. Types of personal information typically include:

Name

Address

Email

Telephone number

Account numbers and account information

Username

Passwords and other authentication information like PINs, security questions, and other secure sign-on methods*

Search engine traffic referral information

Transactional information from behind the secure login about your relationship with us

How do we use the information we collect?

The information we collect online helps Prime Rate to:

Effectively manage your account:

Ensure your identity and protect the security of your personal and account information from unauthorized access

Process transactions on your account

Respond to questions

Fulfill regulatory requirements

Analyze our site usage and enhance the user's experience:

Diagnose server problems

Alert users of any possible software compatibility issues

Help us make decisions about how various technologies are used and identify usage trends

Make business decisions:

Analyze data and credit risk

Conduct audits

Develop and improve products and services

Carry out other day-to-day business operations, such as to comply with applicable laws; perform compliance activities; and engage in human resources activities

Prevent and detect fraud

Protect against risks to security

Monitor network activity logs

Detect security incidents and conduct data security investigations

Protect against malicious, deceptive, fraudulent, or illegal activity

We only use personal information that we have about you when we have a legal basis to use such personal information under applicable data protection laws.

How do we share the information we collect?

Prime Rate shares your information in different ways as permitted and required by law. For example, we may share your information with:

Affiliates and other entities in the Prime Rate family

Businesses with which we partner to offer products and services for our clients or prospective customers, such as bill pay partners

Service providers that provide various services to us, such as those we use to help detect and prevent fraud and improve our online services

Government entities and other third parties as needed for legal or similar purposes, such as:

To respond to requests from our regulators

To respond to a warrant, subpoena, governmental audit or investigation, law enforcement request, legal order, or other legal process

To facilitate a merger, acquisition, sale, bankruptcy, or other disposition of some or all of our assets

To exercise or defend legal claims

Please see the [Prime Rate Consumer Privacy Notice \(Link\)](#) for more information on how your personal information may be shared and how you may be able to limit certain types of sharing.

Please note, we may also share aggregated and de-identified data, such as aggregated statistics regarding product usage, with third parties.

We reserve the right to transfer personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including, without limitation, in the event of a reorganization, dissolution, or liquidation).

Visiting the Prime Rate website from outside the United States

If you are visiting the Prime Rate website, please be aware that your personal information may be transferred to, or stored and processed in, the United States. We will rely on legally provided mechanisms (e.g., derogations such as performance of a contract) to lawfully transfer personal data across borders.

Retention period

We store your personal information as long as it is required to meet our contractual and legal obligations, or if we have a legitimate business need to do so.

Technologies we use

Prime Rate may employ various technologies to collect information, including:

Cookies: Cookies are pieces of information stored directly on your device. Cookies provide information that is used for security purposes, to facilitate navigation, to display information more effectively, and to personalize/customize your online experience. The cookies Prime Rate uses do not collect or store any personally identifiable information about you. Prime Rate uses persistent cookies to learn how visitors use our site, such as which pages are viewed the most, to identify the most common navigation paths, or to customize the presentation of information on the site. Prime Rate also uses session cookies to assist in delivering some online transactions. Session cookies are no longer active after you log off the service that initiated them, and all session cookies are automatically deleted when you close all browser windows.

Marketing pixels, web beacons, clear GIFs, or other technologies: This technology may be placed on certain pages of our website, applications, emails, and other marketing initiatives. These tags usually work in conjunction with cookies and allow us to measure the effectiveness of our site and compile statistics about usage and response rates.

Firewalls, passcodes, data encryption, and other safety features: Prime Rate uses these technologies to ensure that the information you provide us remains secure.

Third-party plugins. Other companies may have plugins that appear on certain pages of our website or applications. Some of these, for example, may be from social media companies (e.g., the Facebook “Like” button). These plugins may collect information, such as information about the pages you visit, and share it with the company that created the plugin even if you do not click on the plugin. These third-party plugins and the way they operate are governed by the privacy policies and terms of the companies that created them.

Interacting with Prime Rate online

Third-party aggregation services and tools

Aggregation allows you to gather information from many websites and view that information in a consolidated format. An example of why you might use a third-party aggregation tool is if you wanted a comprehensive view of assets and liabilities held within your financial accounts. If you provide information about your Prime Rate accounts (including your access information) to an aggregation service provider, we will consider that as your having authorized all transactions initiated by that aggregation site. Prime Rate reserves the right to disable

aggregation for any account without notice. If you wish to cancel your third-party aggregation services, you should also change your Prime Rate password.

Social media

Given the very public nature of social media, it is critical that we all safeguard confidential financial information. If you post information on a Prime Rate site that we feel should be shielded from public view, we will remove it. This includes not only specific details about your Prime Rate accounts and other private, confidential information (such as your Social Security number), but details of information relayed in private conversations between you and Prime Rate representatives. Please know that in taking down or editing your posts, we are focusing our experience and best judgment to keep your personal information safe.

Email

Email transmitted across the internet is normally not protected and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via unsecured email to Prime Rate. We'll never ask you to send confidential information to us via email, such as your logon ID, password, full account numbers, or Social Security number.

Occasionally, we will retain the content of your email—and our replies—to confirm proper responses to your questions and requests, to comply with legal and regulatory requirements, and to ensure that we consistently deliver an enjoyable client experience to you.

Linking to other sites

Prime Rate may provide links to non-Prime Rate companies, such as merchants, and will notify you when leaving the Prime Rate site. If you choose to link to websites not controlled by Prime Rate, we are not responsible for the privacy or security of these sites, including the accuracy, completeness, reliability or suitability of their information. If you are asked to provide information on one of these sites, we urge you to carefully study their privacy policies before sharing.

Control your online and other privacy preferences

In summary, the following links can help you to customize and control your privacy preferences when interacting with Prime Rate online:

Do Not Track

We do not currently respond to browser “do not track” signals or other mechanisms that allow you to tell websites you do not want to have online activities tracked.

Protecting your children

Prime Rate strictly follows the federal guidelines of the Children’s Online Privacy Protection Act (COPPA), which gives parents control over what type of information is collected online about their children. We do not knowingly collect, maintain, or use personally identifiable information from children under age 13 on our websites. We are not responsible for the data collection and use practices of nonaffiliated third parties that are linked from our websites. Visit the [Federal Trade Commission’s COPPA Website](#) (link) for more information.

Security

To protect personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third- party service providers to ensure information remains confidential and secure.

Making sure your information is accurate, and individual rights

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please call or write to us at the telephone numbers or appropriate address for changes listed on your account statements, records, online or other account materials. You can also speak to a client representative at 866-669-0937 and select Option #1.

We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws. We will ask you to verify your identity in order to help us respond efficiently to your request. Consumers may also exercise their consumer rights under the [California Consumer Privacy Act \(CCPA\)](#) (link).

Under non-U.S. data protection laws, you may have the right to complain to a data protection authority about our collection and use of your personal information.

Online privacy practices updates

Prime Rate's Online Privacy Practices may be revised from time to time, so please review them periodically. Any changes will become effective when we post the revised Practices on the site (Please note the effective date listed at the top of this page). If we revise our Online Privacy Practices in a material way, we will provide a conspicuous notice on our website when any changes take effect.

Contact us

If you have any questions or comments on our Online Privacy Practices, please contact us at: 866-669-0937 or AFCO-Compliance@afco.com.