

Leasing Specialists, Inc. DBA LSI EQUIPMENT LEASING “LSI”

Privacy Policy

This Privacy Policy (“Policy”) describes how we process personal information when you use our Services, visit our websites, and communication with us both online and offline (collectively, the “Services”).

HOW WE COLLECT PERSONAL INFORMATION

We collect personal information from:

- Directly from you. We may collect personal information and other information that you provide to us when you use our Services, register an account with us (including the username and password that select to establish your account, attend an in-person event, or communicate with us.
- From third parties. We may also collect information from third parties with whom we partner to provide you Services, including but not limited to, credit reporting agencies, insurance companies, and other financial institutions with whom we transact business on your behalf.
- Information from publicly available sources. We may collect information from you from public sources, government agencies, credit reporting agencies, or brokers, including but not limited to, social media, websites that enable social sharing.
- Information collected from devices you use to connect with us. We collect data through our websites and apps and automatically from devices you use to connect to our Services. For more information about this, please see the “Cookies and Other Tracking Technologies” section below.

If you submit any personal information relating to other people, you represent that you have the authority to do so and to permit us to use the information in accordance with this Policy.

WHAT INFORMATION DO WE COLLECT

We may collect the following types of personal information:

- Contact information such as name, alias, mailing address, email address, and phone number us.
- Account information such as any username, email, and password that you may provide in connection with establishing an account on our websites or apps.
- Biographical and demographic information such as date of birth, age, gender, marital status, employment and occupation details, and income.
- Records and financial information such as Social Security number, passport number, driver’s license or state identification card number, insurance policy number, bank account number, account balances, investments, payment card number, credit bureau reports, and any other financial information.
- Transactions and payment information such as information we need to complete transactions with us or on your behalf.
- Internet activity such as your Internet Protocol (“IP”) address, browsing history, your search history and information on your interaction with our online services.
- Other personal information collected online or offline to help us better identify and offer services and information that we believe may be of interest to you, or help us better understand your experience with our products.
- Communications with us, including interactions with us and contacts through social media channels.
- Property information about properties you own or have a financial stake in. We may also collect information about your property’s/properties’ characteristics, including dwelling info, property size, and information contained in shape files.
- Fraud prevention information that is used to identify you, prevent fraud, and satisfy our legal and regulatory obligations.

HOW WE USE PERSONAL INFORMATION

How we use personal information depends on how you interact with us and what services you seek or use. The way we may use your personal information includes the following:

- Operate and administer our business.
- Process transactions. We or our third-party partners may use your information to process and complete your transaction and confirm payment details, including, if required, your identity.
- Provide and improve our services. We or our third-party partners may use your information to provide services to you. This includes things like verifying your provided contact information so you can access the Services, facilitating your transactions, and enabling you to communicate with us. We may also use your information to improve our existing services and develop new ones. For example, we track how you use our Services and use that information to troubleshoot issues and adjust things to improve your experience.
- Communicate with you. Respond to your inquiries and requests. We may periodically send newsletters, marketing, or promotional communications and notifications related to our Services.
- Process claims or assist you with obtaining insurance.
- Carry out actuarial analysis and develop pricing models.
- Market our products and services.
- Comply with applicable laws.
- Protecting the rights of LSI and others. There may be instances when LSI may use or disclose your information, including situations where LSI believes that such use or disclosure is necessary in order to: (i) protect, enforce, or defend the legal rights, privacy, safety, or property of LSI or our employees, agents and contractors (including enforcement of our agreements and our terms of service); (ii) protect the safety, privacy, and security of users of our Services or members of the public; (iii) protect against fraud or for risk management purposes; or (iv) respond to requests from public and government authorities.

We may aggregate, anonymize, and/or de-identify data we collect from you and use it for any purpose, including product and service development and improvement activities.

HOW WE SHARE PERSONAL INFORMATION

We may share your information in the following ways:

- Within our business and with our affiliates or subsidiaries.
- At your direction or with your consent. We share information when you ask us to share it and/or with your consent. For example, we may share your information as part of a referral program.
- Services providers and business partners. We may provide your personal information to our vendors, contractors, business and service partners, or other third parties. Examples of service providers include advertisers, payment processing companies, customer service and support providers, email, IT services, SMS vendors, web hosting and development companies and fulfillment companies.
- Where you designate us to act as your agent. For example, with insurers and insurance underwriters, reinsurers, brokers, intermediaries, and loss adjusters.
- Legal and compliance transfers. When LSI needs to share data to satisfy a legal or regulatory requirement, including responding to a subpoena or other lawful government request for data, we will share information only as necessary to comply with that requirement. We may also share information if needed to enforce our legal rights, detect or prevent fraud or security concerns, and protect public safety. Recipients of your personal information may be law enforcement, government or regulatory bodies, authorities, or other authorized third parties.
- In connection with a merger, acquisition, or business transfer. We may share information that is collected from public sources or that you choose to share publicly with third parties. We may also share aggregated and/or deidentified information that cannot reasonably be used to identify you.
- Public and de-identified data. We may share information that is collected from public sources or that you choose to share publicly with third parties. We may also share aggregated and/or deidentified information that cannot reasonably be used to identify you.

- With others under a duty of confidentiality. We may share information with others for the purpose of conducting business when the other party is under a contractual duty of confidentiality.

We do not sell your personal information or transfer personal information to third parties to use for their own benefit; however, we allow certain companies to place tracking technologies like cookies or pixels on some of our websites and apps. Those companies receive information about your interaction with our Services that is associated with your browser or device and may use that data to serve you relevant ads on our Services or others. At our discretion, we may also disclose aggregated, anonymized, or de-identified information that is not personally identifiable to third parties.

YOUR PRIVACY RIGHTS AND CHOICES

Depending on where you reside, you may have certain rights and choices regarding our processing of your personal information. These include:

- The right to know the categories and/or specific pieces of personal information collected about you, including whether that personal information is sold or disclosed and with whom it was shared;
- The right to access a copy of the personal information we retain about you;
- The right to request deletion of your personal information; and
- The right to correct your personal information.

We will verify your identity in connection with any requests and take steps designed to ensure that only you or your authorized representative and exercise these rights. If you are an authorized agent making a request, we may require and request additional information to verify you are authorized to make the request, including proof that you have power of attorney.

There may be situations where we cannot grant your request. Where we deny your request in whole or in part, we will endeavor to take steps to inform you of the denial and provide an explanation of our actions and the reasons for the denial.

We will not restrict or deny you access to our products and services because of the choices you make in connection with your personal information, but please note, certain choices may affect our ability to deliver our services. For example, if you ask us to delete your information, you will not be able to use our transaction services. You may exercise any of your rights in relation to your personal information by contacting us using the details provided in the “Contact Us” section below.

HOW WE KEEP PERSONAL INFORMATION SECURE

It is our practice to take steps to secure our services; however, the confidentiality of information transmitted over the Internet cannot be guaranteed. We urge you to exercise caution when transmitting personal information over the Internet. We cannot guarantee that unauthorized third parties will not gain access to your information; therefore, when submitting personal information to our websites or apps, you must weigh both the benefits and the risks.

DATA RETENTION

We retain personal information for the period necessary to fulfill the purposes outlined in this Policy, unless a longer retention period is required or permitted by applicable law. Please note that we often need to retain certain data for recordkeeping purposes, for purposes connected with the establishment, exercise, or defense of legal claims, and/or to complete any transactions that you began prior to requesting a change or deletion.

THIRD PARTY SITES

We may provide links to websites and other third-party content that is not owned or operated by us. The websites and third-party content to which we link may have separate privacy notices or policies. We are not responsible for the privacy practices of these websites. If you provide any personal information through a third-party site, your interaction and your personal information will be collected by, and controlled by the privacy policy of, that third party site. We recommend that you familiarize yourself with the privacy policies and practices of any such third parties, which are not governed by this Policy.

COOKIES AND OTHER TRACKING TECHNOLOGIES

We and our partners use various tools to collect data when you visit our sites and apps, including cookies, pixels, and other similar technologies. Some of these technologies store data in the browser or on your device. Other technologies may use network-related or other information to recognize your device (e.g., IP address). Our Services use these technologies, for example, when you first request a web page and data is then stored on your computer or other device so the website or app can access information when you make subsequent requests for pages from that Service. These technologies may also be used to collect and store information about your usage of the Services, such as pages you have visited, search history, and the video and other content you have viewed.

When you use LSI, we and our partners may also use these technologies to gather information about how you view and use our services and content, and to connect your activity with other data we store about you. The use of these technologies helps us serve you better by understanding what you're interested in, tracking trends, measuring the effectiveness of ads, saving your preferences, and storing information you may want to retrieve on a regular basis. We also allow specific, approved partners to collect data from your browser or device for advertising and measurement purposes using their own similar tools. We use Google Analytics to track your activity on our website including page views, the type of browser and operating system used to access our website, the date and time you access our website, the pages you visit, and the address of the website from which you linked to our website. Google's ability to use and share information collected by Google Analytics about your visits to websites is restricted by the [Google Analytics Terms of Use](#) and the [Google Privacy Policy](#). Google offers an opt-out at <https://tools.google.com/dlpage/gaoptout/>. Your web browser can be set to allow you to control whether you will accept cookies, reject cookies, or to notify you each time a cookie is sent to your browser. If your browser is set to reject cookies, websites that are cookie-enabled will not recognize you when you return to the website, and some website functionality may be lost. The Help section of your browser may tell you how to prevent your browser from accepting cookies. Please note that by blocking any or all cookies you may not have access to certain features, content, or personalization available through our Services. For information about how you can manage your cookie and similar technologies preferences, refer above to the "Your Private Rights and Choices" section of this Policy.

We do not respond to browser "Do Not Track" signals at this time.

CHILDREN'S PRIVACY

Our Services are not intended for children under 18. We do not knowingly collect or use personal information from children under 18 ("Child" or "Children"), nor do we solicit personal information from Children. If you are a Child, please do not send any personal information about yourself to us. If you are a parent or guardian and become aware that your Child has provided us with information, please contact us at customerservice@lease-today.com. If we learn that we have collected personal information from a Child, we will delete that information as soon as possible.

TRANSFER OF PERSONAL INFORMATION

LSI is based in the United States, and any information you provide to us may be stored and processed, transferred between and accessed from the United States, where we are located and other countries which may not guarantee the same level of protection of personal information as the one in which you reside. We may need to send your personal information overseas as part of our normal business operations. Provided the data protection laws of these other countries differ from those in the United States, please be assured that we take reasonable steps to ensure that your privacy is protected.

CONTACT US

If you have questions about your information, please contact us by clicking on the “Contact Us” link on the website you are visiting or by e-mailing us at customerservice@lease-today.com. Alternatively, you may send a letter to the following address:

LEASING SPECIALISTS, INC.
2701 GRAND AVENUE
GALESBURG, IL. 61401

In all communications with us, please include the email address used for registration (if applicable), the website address or the specific program to which you provided personal information, and a detailed explanation of your request. We will do our best to respond to all reasonable requests in a timely manner.

CHANGES TO THIS POLICY

This Policy may be revised from time to time as we add new features and services, as laws change, and as industry privacy and security practices evolve. However, we will take reasonable steps to notify you of material changes we make to this Policy. Any changes to this Policy will become effective when we post the revised Privacy Policy on the Services. We encourage you to periodically review this Policy in order to keep apprised of any changes.