



## **Terms & Conditions**

I attest that all of the information on this application is true. I authorize Justine PETERSEN to investigate and verify the above information and contact any references regarding this application. I also authorize Justine PETERSEN to perform a credit check, which may include obtaining consumer and /or commercial credit reports and to exchange information about credit experience with other creditors from time to time, as authorized by law. The release in any manner by Justine PETERSEN of all information is hereby authorized whether such information is of record or not, and I hereby release all persons, agencies, firms, companies, etc., from any damages resulting from such information. I understand that if I am applying as a co-borrower, co-applicant, or co-signer, I am applying for joint credit with the other parties on this application. I understand that if I receive a loan from Justine PETERSEN, I must make my full monthly payments on time. I understand that I cannot be delinquent in my repayment of this loan and that I must use the loan for the business purpose I specified in my loan application. I also understand that delinquent loan payments can adversely affect my credit record. I understand that Justine PETERSEN will retain this application whether the loan is approved or denied and that I can appeal a denial of this loan request. By submitting this application, I agree to the above terms and acknowledge that my application is not complete until all required documents are received.

## **Privacy Policy**

Effective Date: 1/1/2025

### **Introduction**

This Privacy Policy (“Policy”) details how Justine PETERSEN collects, uses, and discloses information when you use the Justine PETERSEN website. This Policy describes our online data collection practices only. If you receive a loan or other service from us, additional terms and conditions may apply.

## **ABOUT THIS PRIVACY POLICY**

Federal law gives consumers (prospective, active, and former) the right to limit some but not all sharing of Personal Information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### **Information we collect**

#### **PERSONAL INFORMATION**

The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you interact with our site, including when you fill out an application, or request more information, we collect the Personal Information that you provide to us. Certain information is required, and certain information is optional. "Personal Information" means information that alone or when in combination with other information may be used to readily identify, contact, or locate you, such as your name, address and email address.

#### **COOKIES, AUTOMATIC DATA COLLECTION, AND RELATED TECHNOLOGIES**

We collect and store information that is generated automatically during your visit to our site, including user preferences, log information and usage statistics. When you visit our site, we and our third-party service providers receive and record information from your browser, including your IP address, using cookies and similar technology. Cookies are small text files placed on your computer to store your preferences. Most browsers allow you to block and delete cookies. However, if you do block or delete cookies, our site may not function properly.

#### **How we use your information**

We use your information in the following ways:

#### **TO PROVIDE OUR SERVICES**

We use information, including Personal Information, we collect to provide you with the services you request and as necessary for internal service-related purposes. This includes, but may not be limited to, sharing your information to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

You may not limit this type of sharing.

## **TO PROVIDE OFFERS AND INFORMATION**

From time to time, we may contact you to inform you about other information and services we think will be of interest to you.

You may opt-out of this type of communication by clicking the unsubscribe link in these emails. Your opt-out will remain in place until you re-subscribe verbally or in writing.

## **AGGREGATE DATA**

We may anonymize and aggregate collected data of current, former, and prospective clients and use it for any purpose. We do not consider aggregate and anonymous information to be Personal Information.

## **COMMUNICATIONS**

We may send email to the email address you provide to us to verify your account, to communicate with you about our services, to send information about offers, services and educational opportunities, or for customer service or system maintenance. Former clients may receive information about new products and services as well as re-engagement opportunities.

## **MARKETING**

We do not rent, sell or share your Personal Information with non-affiliated companies for their direct marketing purposes.

## **How we share your information**

We share your information in the following ways:

### **WITH OUR VENDORS OR SERVICE PROVIDERS**

We may share information we receive with vendors and service providers who assist us in providing our services. This includes, but may not be limited to, sharing your information to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

You may not limit this type of sharing.

### **AS REQUIRED BY LAW AND SIMILAR DISCLOSURES**

We may access, preserve, and disclose any information, including Personal Information, if we believe doing so is required or appropriate to: comply with law enforcement requests and legal process, such as a court order or subpoena; respond to your requests; or protect your, our, or others' rights, property, or safety.

### **MERGER, SALE, OR OTHER ASSET TRANSFERS**

If we are involved in a merger, acquisition, financing, due diligence, reorganization, bankruptcy, receivership, sale of assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction as permitted by law and/or contract. We may also disclose your Personal Information with your permission and as otherwise required to provide our services.

## **Information security**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

## **International users**

Our site is designed for users in the United States. If you are visiting from the European Union or other regions with laws governing data collection and use, please note that you are agreeing to the transfer of your information to the United States and processing globally. By providing your information you consent to any transfer and processing in accordance with this Policy.

### **Third party sites and services**

Our site may contain links to third party websites whose privacy practices may differ from ours. We are not responsible for the privacy policies or practices of linked third party sites. We encourage you to carefully read the privacy policy for each website you visit.

Justine PETERSEN may use Plaid, Inc. ("Plaid") to connect your application and/or loan account with your bank account(s), verify your bank account and confirm your bank account balance. Information shared with Plaid is treated by Plaid in accordance with its Privacy Policy, available at

Justine PETERSEN may use LexisNexis to verify information stated in your application. Information shared with LexisNexis is treated by LexisNexis in accordance with its Privacy Policy, available at

### **Update your personal information**

Our site may contain links to third party websites whose privacy practices may differ from ours. We are not responsible for the privacy policies or practices of linked third party sites. We encourage you to carefully read the privacy policy for each website you visit.

### **Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Justine PETERSEN does not have affiliates and does not share your information with non-affiliates for marketing purposes.

## **Questions**

If you have any questions or concerns about this Policy or the use of your information, please contact us at: [intake@justinepetersen.org](mailto:intake@justinepetersen.org)

## **Data retention**

We will retain your information for as long as necessary to provide our services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. Customer information is retained for up to ten (10) years following loan payoff.

## **Donor privacy policy**

We respect and value the privacy of our donors. We will protect the confidentiality of your financial and credit card information. We will not sell, trade, or share a donor's personal information with anyone else, nor send donor mailings on behalf of other organizations unless a donor has provided permission to do so. We like to recognize our valued contributors in a variety of ways, including listing your name in our annual report. Please let us know in your donation form if we may share your name, and/or if you wish your donation to remain anonymous.

## **Changes to our policies**

We may update this Policy to reflect changes in our practices. If we make any material changes to how we use your Personal Information we will notify you by means of a notice on this Site prior to the changes becoming effective. Revisions to this Policy are effective upon posting. You should periodically visit this page to review the current version of our Policy.