

Internet Privacy Policy

The following Internet Privacy Policy informs visitors to the website, www.omnimilitaryloans.com, of Omni Financial® practices in the collection of information about them during their visits to the site.

In the following Internet Privacy Policy, the words “we”, “us”, “our”, “Omni” or “Omni Financial®” means Omni Financial® and its affiliate companies. The terms “you”, “your” and “I” mean the website user, the person reading this Privacy Policy or if an employee or a representative of another person or entity, such person or entity.

Introduction

Thank you for visiting the site, www.omnimilitaryloans.com. Your need for confidentiality and privacy is important to us; protecting your private information is our number one priority. We recognize that privacy is an important element of our customers’ confidence in us, and we understand that our customers expect us to collect and retain personal information responsibly. The following Internet Privacy Policy supplements our Privacy Notice entitled “WHAT DOES OMNI FINANCIAL GROUP DO WITH YOUR PERSONAL INFORMATION” ([Click here to see Privacy Notice](#))

This statement of privacy applies to the website www.omnimilitaryloans.com and Omni Financial® which governs the data collection and usage information gathered from you that we receive on this website. The website is designed to make it easier and efficient for consumers to interact with Omni Financial®.

The provision of the Federal and State Laws describe Omni’s practices regarding information collected from you on the website. This policy describes the information that we collect from you and how that information is used. Because this Privacy Policy applies to this website only, you should examine the privacy policies of any website you visit after leaving our website.

Please review the “**Terms of Service**” that governs your use of the website which can be found here, <https://www.omnimilitaryloans.com/terms/>. If you continue to use our website, you agree to this Privacy Policy, the Terms of Service, and to our collection, use, disclosure and storage of your information described in this Privacy Policy. Please do not provide us with any personal identifying information if you do not agree with the Terms of Service and this Privacy Policy; furthermore do not use our website.

For the purpose of the policy, “**personal information**” means any information concerning personal identifying information such as, a first and last name, social security number, a physical address including the name of the street, city and state, an email (electronic mail) address, a telephone number, date of birth, bank account information, employment information, information about assets, income and debts, username and password, IP address of your device, or any identifier that allows a person to be contacted either physically or online.

For the purpose of this policy, “**non-personal information**” means information concerning the functionality of your device including the browser you use, your operating system, hardware, your mobile network information, your device location, date

and time and length of your stay on our site, how frequent you visit our site, domain name that you use to access our site, the internet address from which you link to our site, and information contained in or relative to any communication that you send us or sent through our site. This Privacy Policy does not apply to data that we receive from third parties or their practices unless we culminate the data with personal information that we collect under this Privacy Policy defined above.

Omni Financial® site is a general audience site and we do not knowingly collect, maintain or use personal information on our site about children under the age of 13 which requires parental notice and consent under the Children's Online Privacy Protection Act (COPPA).

What information is collected

In order to conduct the degree of customer servicing that we provide as described below, Omni Financial® collects both personal information and non-personal information.

With the exception of your device IP address, we currently do not collect any personally identifying information about you on our Web site unless you choose to provide information to us by completing an online application or by sending us an email. We may, however, record certain non-personal statistical data about Web site visitors on an anonymous basis, such as information about the time and length of your visit, the pages you looked at, and the website you visited prior to ours. We may also retain the name of your internet service provider. Remember, that you can visit our Web site without sharing personally identifiable information.

How we use the collected information

Use of certain features and tools on our Web site require that you provide us with personal information. However, you always have the option not to provide personal information by choosing not to use a particular feature. Omni Financial® and our third party service providers may use your information subject to this Privacy Policy to process your transactions, to process loan applications, underwrite your loan, send you electronic communications such as emails with content with special offers, promotions and marketing materials, to verify your identity, prevent fraud, to create an account with us, to communicate with you about your transactions, to provide customer support and service, to send notices of your account status such as delinquencies and paid in full documents, and to the extent necessary to enforce our "Terms of Service".

The information that is collected automatically is used to improve this website's content and to help Omni Financial® understand how visitors interact with our site. This information is collected for statistical analysis, to determine information that is of most and least interest to our visitors, and to improve the utility of the material available on our site for better user experience.

Omni Financial® utilizes authorized third parties to help us collect and analyze information when you visit our site. These companies do not have access to personal identifying information that is passed from you to us via our secured application portal and only have access to your device IP address and non-personal identifying information from your site visits. Information contained in the tracking technologies described below may be linked to data you voluntarily submitted to Omni Financial® which we may share with our authorized third parties for analysis.

A cookie is a small piece of information sent by a web server to be stored in a visitor's computer so that it can be recalled from the browser. The software and hardware you use to access the Web site allows you to refuse new cookies or delete existing cookies. Refusing or deleting these cookies may limit your ability to take advantage of some features of the Omni Financial® site.

Our Web site is currently programmed to create only “per session cookies” in order to interact with our database. No personal identifying information is involved with these cookies. Omni Financial® may send a cookie to your device when visiting our site. This technology is used to allow you to use and access the site's functionality, monitor your experience, improve your security, identity verification and fraud prevention, and for use to analyze traffic and transactions on our site. This allows Omni Financial® to keep track of your specific preferences in terms of the presentation of content of our site and to market products and services, which include the delivery of content relevant to your interests on our site and third party services based on how you interact with the content. When logging out, any cookies created will automatically expire, and no permanent change or record will exist on your hard drive.

Google Analytics is used to collect user behavior data about your visit to our site based on your IP address; however, no other personal identifying information is collected.

Google Analytics®, Google®, Facebook®, Woobox®, and sniply pixels are present on the Omni Financial® site which collect your device IP address and other non-personal information data about you, which is recorded when you visit our site.

Omni Financial® may share non-personal identifying information such as statistics with third party service providers about your device identifiers with data relative to your activities when visiting our site. Please refer to our “[Privacy Notice](#)” that explains what collected personal information about you we may share.

Information Security

We work hard to protect Omni and you from unauthorized access to or unauthorized alteration, disclosure, or destruction of Personal Information we collect and store. Measures we take include encryption of the Omni website communications with SSL; end to end encryption in transit and encryption at rest; periodic review of our Personal Information collection, storage, and processing practices; and restricted access to your Personal Information on a need-to-know bases for our employees and agents who are subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations.

Retention of Personal Information

We take reasonable and practicable steps to ensure that your Personal Information held by us is not kept longer than is necessary for the fulfillment of the purpose for which it is to be used, which is when your business relationship with us ends, unless the further retention of your Personal Information is otherwise permitted or required by applicable laws and regulations.

Request changes or opt-out

We want the information we gather and maintain to be current and complete. You can assist us by checking your account from time to time to discover obsolete or inaccurate information. If you ever find that the **personal information that we collected** is inaccurate or obsolete, please let us know by calling 1-877-OMNI-USA. We will promptly update or correct any erroneous information.

If you wish to opt-out of or stop cookies from being imbedded in your device, you may do so by printing out the mail-in form found in the "[Privacy Notice](#)" or call 1-914-636-8734 Monday through Friday, from 8:00 am to 5:00 pm.

Additionally, you may opt-out from receiving cookies by visiting these sites:

<http://www.aboutads.info/choices> to opt-out of receiving third party behavioral ads

<https://www.google.com/history/optout?hl=en> to opt-out of Google® use of cookies

<https://tools.google.com/dlpage/gaoptout> to opt-out of Google Analytics®

Omni Financial® is not responsible for the effectiveness with any third party opt-out compliance.

Omni Financial® provides this Privacy Policy to you for informational purposes. You do not need to call or take any action to respond to this policy. It is recommended that you read and retain this policy. Additionally, by continuing to use this program, you consent to the above Privacy Policy and the Terms of Service and our collection, use and sharing of your information and data.

Revisions and Effective Date

The Omni Financial® Internet Privacy Policy is effective October 1, 2017. Any material change to the Internet Privacy Policy will be captured within this policy and available on the Web site.

Revisions made May 23, 2018.

Questions

If you have any questions about our Internet Privacy Policy, Privacy Notice, and/or security measures, please feel free to contact us at:

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(931) 538-3445
Email: compliance@yesomni.com**

Complaints and Inquiries Notice to Texas Consumers Only

Omni Financial of Texas is licensed and examined under the laws of the State of Texas and by state law and is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Omni Financial of

Texas should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.

* Omni Financial Group includes the following loan companies:

- Omni Financial of California, Inc.
- Omni Financial of Louisiana, Inc.
- Omni Financial of Nevada, Inc.
- Omni Financial of New York, Inc.
- Omni Financial of Texas, Inc.
- Omni Financial of Washington, Inc.