

California Consumer Privacy Act Notice & Policy

The following California Consumer Privacy Act Notice & Policy informs consumers of the disclosures and information required under the California Consumer Privacy Act (CCPA).

In the following California Consumer Privacy Act Notice & Policy, the words “we”, “us”, “our”, “Omni”, “Omni Financial®” or “Omni Financial of Nevada, Inc.” means Omni Financial®. The terms “you”, “your” and “I” mean the website user, the person reading this Notice or if an employee or a representative of another person or entity, such person or entity.

Description of consumer rights

The CCPA provides a variety of consumer rights to California consumers. You have the right to request that a business that collects personal information about you disclose the specific information collected as required by the CCPA. You have the right to request that a business that sells your personal information, or that discloses it for a business purpose, disclose to you the specific information as required by the CCPA. You have the right to request that a business delete any personal information about you which the business has collected. Furthermore, a business shall not discriminate against you because you exercised any of the consumer’s rights under the CCPA.

Information collected & Information disclosed for a business purpose

Omni Financial collects and discloses consumer personal information for a specific business purpose.

By providing this notice, Omni Financial is at or before the point of collection, informing you to the categories of personal information that may be collected and/or disclosed. Below is the list of categories of personal information with corresponding purpose for collection in the preceding 12 months that may have been collected and/or disclosed:

Category of personal information collected	Categories of sources from which the personal information is collected	Business purpose for collecting personal information	Categories of third parties with whom the business shares personal information
Name	Directly	For performing services on behalf of the business, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, or providing similar services on behalf of the business.	Marketing services; Collection agency
Email address	Directly		Marketing services; Collection agency
Postal address	Directly		Collection agency
Telephone number	Directly		Marketing services; Collection agency; Telecommunication services
Signature	Directly		N/A
Social Security Number	Directly		Collection agency
Bank account number	Directly		N/A
Credit card number	Directly		N/A
Debit card number	Directly		N/A
Other financial information	Directly; Credit Reporting Agencies		N/A

Customer number, unique pseudonym or user alias	Directly		N/A
Employment history	Directly		N/A
Professional or employment-related information	Directly		Collection agency
Age	Directly		Collection agency
Military or veteran status	Directly		
Internet Protocol address	HTTP Request		N/A

Selling of information

Omni Financial does not, and will not, sell consumer information, regardless of the consumer's age.

Designated methods for submitting requests

In accordance with your CCPA rights, you may submit a request via one of the designated methods below. In order to associate your account information, your name, phone number and address must be provided as well the specific request that you are making.

By sending:

A message through your secure Omni message center.

By writing:

Omni Financial of Nevada, Inc.
ATTN: Compliance Department – CCPA Request
PO Box 44215
Las Vegas, NV 89116

By calling:

1-877-OMNI-USA

By visiting and submitting a Contact Us "CCPA" form at:

<https://www.omnimilitaryloans.com/contact/>

Responding to requests

Upon receiving a request through a designated method as provided above, we will notify you within 10 days that we have received your request. We will attempt to associate the provided information with an account. If we are unable to associate an account, we will respond requesting additional information.

Upon confirming the associated personal information, the provided written disclosure will cover the 12-month period preceding the receipt of the verifiable request. The disclosure will be delivered through your secure Omni Message Center, if you maintain an account with us. If you do not have an account with us, the disclosure will be provided by mail, unless specifically requested otherwise. Response times may vary, but may take up to 45 days.

For online requests to delete personal information, a secondary confirmation will occur.

Authorized agents

You may designate an authorized agent to make a request under the CCPA on your behalf. In order to designate an authorized agent for this purpose, you must provide written permission via either your secure Omni message center or by mail to the address provided above, stating that you have authorized a specific person to make requests under the CCPA on your behalf.

Additional Information

For additional information regarding the Omni Financial® Internet Privacy, please see the Internet Privacy Policy at <https://www.omnimilitaryloans.com/latest-privacy-policy.pdf>

Accessibility

Consumer with disabilities may call the telephone number or email the email address provided below for alternative notice or policy formats.

Revisions and Effective Date

The Omni Financial® California Consumer Privacy Act Notice & Policy is effective January 1, 2020. Any material change to the California Consumer Privacy Act Notice & Policy will be captured within this notice and available on the Web site. This Omni Financial® California Consumer Privacy Act Notice & Policy is reviewed and updated, as appropriate, at a minimum every 12 months. Last updated January 1, 2020.

Questions

If you have any questions or would like to contact us for more information about our California Consumer Privacy Act Notice & Policy, please feel free to contact us at:

Omni Financial of Nevada, Inc.
ATTN: Compliance Department
PO Box 44215
Las Vegas, NV 89116
(702) 778-8481
Email: compliance@yesomni.com