

California Consumer Privacy Act Notice & Policy

The following California Consumer Privacy Act Notice & Policy provides consumers with a descriptions of the practices regarding the collection, use, sale, sharing and retention of personal information, as well as the informs consumers about the rights they have regarding their personal information and how to exercise those rights, as 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 be informed about the information that a business collects.
- You have the right to know the specific information that a business has collected about you.
- You have the right to delete personal information that the business has collected from you, subject to certain exceptions.
- You have the right to correct inaccurate personal information that a business maintains about you.
- You have the right to opt-out of the selling or sharing for cross-context behavioral advertising your personal information.
- You have the right to limit the use and disclosure of your sensitive personal information.
- You have the right to not receive discriminatory treatment for exercising your privacy rights.

Information practices

Omni Financial collects and uses 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, the purposes for the which the personal information is collected or used, and whether that information is sold or shared. Below is the list of categories of personal information that may have been collected in the preceding 12 months.

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 discloses personal information	Business purpose for disclosing this category with third party	Categories of third party to whom personal information is sold/shared	Business purpose for selling/sharing this category with third party
Identifiers, such as Name	Consumer directly	For performing services on behalf of the business, including maintaining or servicing accounts, providing customer service, verifying customer information,	Identity & banking verification services; Marketing services; Collection agency	For maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, providing advertising or marketing.	This category of personal information is not shared.	This category of personal information is not shared.
Identifiers, such as Social Security Number	Consumer directly		Identity & banking verification services; Collection agency	For maintaining or servicing accounts, providing customer service, verifying customer information.	This category of personal information is not shared.	This category of personal information is not shared.

Identifiers, such as Postal address	Consumer directly	processing payments, providing financing, providing advertising or marketing services, or providing similar services on behalf of the business.	Identity verification services; Collection agency	For maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, providing advertising or marketing.	This category of personal information is not shared.	This category of personal information is not shared.
Personal information, such as Email address	Consumer directly		Identity verification services; Funds distribution services; Marketing services; Collection agency	For maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, providing advertising or marketing.	This category of personal information is not shared.	This category of personal information is not shared.
Personal information, such as Telephone number	Consumer directly		Identity verification services; Funds distribution services; Marketing services; Collection agency; Telecommunication services	For maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, providing advertising or marketing.	This category of personal information is not shared.	This category of personal information is not shared.
Personal information, such as Signature	Consumer directly		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.
Personal information, such as Bank account number	Consumer directly		Banking verification services	For maintaining or servicing accounts, providing customer service, verifying customer information, processing payments.	This category of personal information is not shared.	This category of personal information is not shared.
Personal information, such as Credit card number	Consumer directly		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.
Personal information, such as Debit card number	Consumer directly		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.
Commercial information, such as Other financial information	Consumer directly; Credit Reporting Agencies		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.
Commercial information, such as Customer number	Consumer directly		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.
Professional or employment-related information, such as Employment history	Consumer directly		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.
Professional or employment-related information, such as Other employment information	Consumer directly	Collection agency	For maintaining or servicing accounts, providing customer service, verifying customer information, processing payments.	This category of personal information is not shared.	This category of personal information is not shared.	

Characteristics of protected classifications under CA or federal law, such as, such as Date of birth	Consumer directly		Identity verification services; Collection agency	For maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, providing advertising or marketing.	This category of personal information is not shared.	This category of personal information is not shared.
Characteristics of protected classifications under CA or federal law, such as Military or veteran status	Consumer directly		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.
Internet or network activity information, such as Internet Protocol (IP) address	Operating system		N/A	This category of personal information is not disclosed.	This category of personal information is not shared.	This category of personal information is not shared.

Consumers under 16 years of age

Omni Financial does not sell or share the personal consumer information of consumers under 16 years of age.

Selling of information

Omni Financial does not sell personal consumer information.

Sharing of information

Omni Financial does not share personal consumer information.

Sensitive personal information

Omni Financial does not use or disclose sensitive personal information for non-designated purposes.

Designated methods for submitting requests

In accordance with your CCPA rights, you may submit requests via one of the designated methods below.

In order to associate your account information and process your request, you will need to provide your name, phone number and address, as well as indicating 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
 P.O. Box 81844
 Las Vegas, NV 89180

By calling:

1-877-OMNI-USA

By visiting and submitting a Contact Us “CCPA” form at:

<https://www.omnimilitaryloans.com/ccpa-request/>

Responding to requests

Upon receiving a request through a designated method as provided above, we will notify you within 10 business days that we have received your request. We will attempt to associate the provided information with an account. If an account cannot be verified, the request will be void.

Upon confirming the associated personal information, the provided written disclosure will cover the 12-month period preceding the receipt of the verifiable request. If you maintain an account with us, the disclosure will be delivered through your secure Omni Message Center. 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 calendar days.

For online requests to delete personal information, a secondary confirmation may 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. Omni Financial may at its discretion directly confirm the authorized agent’s authority.

Retention

We take reasonable and practicable steps to ensure that your personal information held in accordance with Omni Financial’s record retention program. Our retention program is based on many different factors. Due to legal and business requirements, Omni Financial may retain certain personal information for extended period of times. For example, some categories of personal information may be retained up to ten years in order to report fair and accurate information to consumer reporting agencies. Omni Financial additionally retains information to improve services for our customers. When data is no longer required, we take reasonable and practicable steps to ensure that your personal information is deleted in a secure manner.

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 an alternative format.

Changes

Any material change to the California Consumer Privacy Act Notice & Policy will be captured within this notice and available on the Web site denoted with a new “Last updated date”.

Questions

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

**Omni Financial of Nevada, Inc.
ATTN: Compliance Department
P.O. Box 81844
Las Vegas, NV 89180**

(702) 778-8481

compliance@yesomni.com

Effective date: January 1, 2020
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