California Consumer Privacy Act Notice & Policy

The following California Consumer Privacy Act Notice & Policy provides consumers with descriptions of the practices regarding the collection, use, sale, sharing and retention of personal information, as well as 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 of 2018 (as amended by the California Privacy Rights Act of 2020) and its implementing regulations (collectively "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" means the website user, the person reading this Notice or if an employee or a representative of another person or entity, such person or entity.

Consumer personal information
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.

- Categories of personal information we may collect
  - Identifiers, such as name, address and Social Security Number;
  - Personal information, such as email address, telephone number, signature, bank account number, credit card number and debit card number;
  - Commercial information, such other financial information and customer number;
  - Professional or employment-related information, such as employment history and other employment information;
  - Characteristics of protected classifications under California or federal law, such as date of birth and military or veteran status;
  - Internet or network activity information, such as internet protocol (IP) address;
  - Audio, electronic, visual, or similar information, such as call recordings.

- Categories of sources from which personal information is collected
  - Directly from you;
  - Consumer reporting agencies;
  - Our service providers;
  - Your employer or other references;
  - Your device and operating system.

- Business purposes for collecting personal information
  - For performing services on behalf of the business, including maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, or providing similar services on behalf of the business.
  - Providing advertising and marketing services.

- Categories of personal information disclosed for business purposes
  - Identifiers, such as name, address and Social Security Number;
  - Personal information, such as email address, telephone number and bank account number;
  - Commercial information, such other financial information and customer number;
  - Professional or employment-related information, such as employment history and other employment information;

- Characteristics of protected classifications under California or federal law, such as date of birth.

- Categories of third parties with whom the business discloses personal information
  - Identity verification services;
  - Banking verification services;
  - Funds distribution services;
  - Credit reporting agencies;
  - Collection agencies;
  - Telecommunications services;
  - Marketing services.

- Business purpose for disclosing personal information
  - For performing services on behalf of the business, including maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, or providing similar services on behalf of the business.
  - Providing advertising and marketing services.

- Categories of personal information shared for business purposes
  - Identifiers, such as name, address and Social Security Number;
  - Personal information, such as email address and telephone number;
  - Commercial information, such other financial information and customer number;
  - Professional or employment-related information, such as employment history and other employment information;
  - Characteristics of protected classifications under California or federal law, such as date of birth and military or veteran status;
  - Internet or network activity information, such as internet protocol (IP) address.

  The aforementioned categories are shared with a third-party debit card provider for the business purpose of cross-context behavioral advertising.

Selling of information
Omni Financial does not sell personal consumer information.

Sharing of information
See the Notice of Right to Opt-Out of Sale/Sharing.

Sensitive personal information
See the Notice of Right to Limit.

Consumers under 16 years of age
Omni Financial's website 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 16. Additionally, Omni Financial does not sell or share the personal consumer information of consumers under 16 years of age. The Children's Online Privacy Protection Act (COPPA) requires parental notice and consent for children under the age of 13.

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 of your personal information for cross-context behavioral advertising.
- 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.

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 Omni Financial's website and submitting a "CCPA Request" form at:
https://www.omnimilitaryloans.com/ccpa-request/

Responding to requests to delete, requests to correct and requests to know
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, we will request additional information in efforts to associate the account.

Upon confirming the associated personal information, the provided written disclosure will cover the 12-month period preceding the receipt of the verifiable request, unless requested otherwise. 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.

Responding to requests to opt-out of sharing, opt-in of sharing and to limit
Upon receiving a request through a designated method as provided above, we may ask for additional information necessary to complete the request, such as information necessary to associate the provided information with an account.

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 is 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.

Accessibility
Consumers 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 website denotated 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) 778-8466

compliance@yesomni.com

Additional Information
For additional information regarding Omni's privacy, please see the Privacy Notice and the Privacy Policy at https://www.omnimilitaryloans.com/notices/.

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