

Internet Privacy Policy

The following Internet Privacy Policy informs visitors to our website, www.omnimilitaryloans.com, of Omni Financial's practices in the collection of information about you during your visit(s) to our site.

In the following Internet Privacy Policy, the words "we", "us", "our", "Omni", "Omni Financial®", or Omni Financial of Nevada, Inc. mean Omni Financial®. 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 www.omnimilitaryloans.com. Protecting your private information is our number one priority. We recognize that privacy is an important element in maintaining confidence in us, and we understand that you expect us to collect and retain personal information responsibly.

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®.

This policy describes the information that we collect from you and how that information is used. Because this Internet Privacy Policy applies to only Omni's website, 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. 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 information if you do not agree with the Terms of Service and this Privacy Policy; furthermore, do not continue use our website.

Definitions

For the purpose of this policy, covered "**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 electronically.

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.

What information is collected

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 website 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 website 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 website without sharing personally identifiable information.

How we use the collected information

Use of certain features and tools on our website 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 our 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 visit(s). 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 our website 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 website 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.

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.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

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 basis 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, unless the further retention of your personal information is otherwise permitted or required by applicable laws and regulations.

Update Personal Information

We want the information we gather and maintain to be current and complete. You can verify the accuracy of your account information by logging into your secure Omni homepage. If you find that the personal information that we collected is inaccurate or obsolete, please let us know by calling 1-877-OMNI-USA. We will review the request and update inaccurate information as appropriate.

Protecting Children's Privacy Online

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).

Omni Financial® provides this Internet 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 our website, you consent to the above Privacy Policy and the Terms of Service and our collection, use and sharing of your information and data.

Changes

Any material change to the Internet Privacy Policy will be captured within this Policy and available on the Web site denotated with a new "Last updated date".

Questions

If you have any questions about our Internet Privacy 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

Texas Consumers Only

Omni Financial of Nevada, Inc. 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 Texas consumer wishing to file a complaint against Omni Financial of Nevada, Inc. 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.texas.gov. Website: www.occc.texas.gov.

California Consumers Only

For additional information and disclosures regarding the California Consumer Privacy Act (CCPA), please see the CCPA Notice located on our website under Notices.

For Additional Information

Our Privacy Notice entitled "WHAT DOES OMNI FINANCIAL OF NEVADA, INC. DO WITH YOUR PERSONAL INFORMATION" is located on our website under Notices.

Effective date: October 1, 2017

Last updated date: April 4, 2023