

NATIONWIDE - CALIFORNIA DISCLOSURES AND PRIVACY POLICY

The state of California requires that we provide privacy information for individuals that reside in California. If you do not reside in California, you can skip this document.

For California residents, here is a summary of what you will learn from these California disclosures and privacy policy:

1. Personal Information We Collect
 - 1.1. What personal information does not include
 - 1.2. Categories of personal information that we collect
 - 1.3. How we obtain your personal information
 - 1.4. How we use your personal information
 - 1.5. How we share your personal information
 - 1.6. Sale of personal information
2. Your rights under the California Consumer Privacy Act of 2018
 - 2.1. Your right to request what information has been collected and how it has been used (“Right to Know”)
 - 2.2. Your right to request deletion of your personal information (“Right to Delete”)
 - 2.3. Right to opt-out of the sale of your personal information (“Right to Opt-Out”)
 - 2.4. Right to not be discriminated against for exercising your rights under the California Consumer Privacy Act (“Right to Non-Discrimination”)
3. Submitting a verified consumer Request to Know or Request to Delete
 - 3.1. How to submit a request
 - 3.2. Authorized agents
 - 3.3. Response timing and delivery method
4. How we respond to “Do Not Track” signals
5. Changes to our California disclosures and privacy policy
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Below is the legal information we are required to share:

These CALIFORNIA DISCLOSURES AND PRIVACY POLICY govern the information collected, used, and shared relating to the Nationwide Group affiliates which includes Hercules Insurance Agency LLC, Nationwide Acceptance LLC, Nationwide CAC LLC, Nationwide Cassel LLC, Nationwide Installment Services LLC, Nationwide Loan Company LLC dba Nationwide Finance LLC, Nationwide Loans LLC, Nationwide Nevada LLC, Nationwide Northwest LLC, Nationwide Southeast LLC, Nationwide West LLC, NIKO Credit Services LLC, and Pelican Loan Company LLC (collectively “we,” “us,” or “our”) and the associated sites www.nac-loans.com and www.nationwideloans.com and applies solely to visitors, users, and others who reside in the State of California (“consumers” or “you”). We adopt this policy to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this policy. These CALIFORNIA DISCLOSURES AND PRIVACY POLICY supplement our [Federal Privacy Policy](#) and our [Website Information Policy](#).

1. PERSONAL INFORMATION WE COLLECT

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with an individual consumer or device (“personal information”).

1.1. Personal information does not include:

- Publicly available information from government records
- De-identified or aggregated consumer information

- Information excluded from the CCPA, like:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994

1.2. Categories of Personal Information that We Collect

In the last 12 months, we collected the following categories of personal information:

- “Identifiers” such as name, alias, address, unique identifier, internet protocol address, email address, account number, Social Security Number, or government identification number;
- “Other Personal Information” such as name, signature, Social Security Number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, or medical information. Some personal information included in this category may overlap with other categories;
- “Protected Characteristics” under California or federal law for classifications such as age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, or veteran or military status;
- “Commercial Information” such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- “Geolocation Data” such as physical location or movements;
- “Sensory Data” such as audio, electronic, or visual information;
- “Professional or Employment Related Information” such as Current or past job history or performance evaluations;
- “Non-Public Education Information” (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)) such as education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records; and
- “Inferences” drawn from other personal information such as profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

1.3. How We Obtain Your Personal Information:

Directly from you.	You enter or provide us with information, whether online or by email, phone or document upload. For example, your contact information that you provide, your application for a loan or financing, or documents you provide to verify your identity.
Directly and indirectly from you based on activity on our website.	For example, from submissions through our website or website usage details collected automatically.

<p>From service providers or third-parties that interact with us in connection with the services we perform.</p>	<p>For example, credit reporting agencies from which we check your credit in connection with a submitted application, or other vendors such as those that provide data we use in underwriting or in protecting you and our products from fraud and identity theft.</p>
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1.4. How We Use Your Personal Information:

We may use or disclose the personal information we collect for one or more of the following purposes:

1. To fulfill or meet the reason for which the information is provided.
2. To provide you with information, products or services that you request from us.
3. To provide you with email alerts and other notices concerning our products or services, or events or news, that may be of interest to you.
4. To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
5. To improve our website and present its contents to you.
6. Debugging to identify and repair errors that impair existing intended functionality.
7. For testing, research, analysis and product development.
8. Auditing related to a current interaction with the consumer and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.
9. As necessary or appropriate to protect the rights, property or safety of you, us or others.
10. To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
11. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
12. As described to you when collecting your personal information or as otherwise set forth in the CCPA.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

1.5. How We Share Your Personal Information:

We may disclose your personal information to a service provider or third party for a business or commercial purpose. When we disclose personal information to a service provider, we enter a contract that describes the purpose and requires the service provider to both keep that personal information confidential and not use it for any purpose except performing the contract or as otherwise allowed under the CCPA. We may also disclose your personal information to third parties that in turn provide you insurance products or services in exchange for monetary or other valuable consideration. Examples of who we share with include:

- Service providers.
- Third parties, some of whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you. Third parties include our affiliates, lending partners, credit reporting agencies, repossession agencies, insurance vendors, software providers, telematics vendors, and advisors such as attorneys, tax preparers and auditors:
 - With affiliates we share Identifiers, Other Personal Information, Protected Characteristics, Commercial Information, Geolocation Data, and Professional or Employment Related Information;

- With lending partners we share Identifiers, Other Personal Information, Protected Characteristics, Commercial Information, and Professional or Employment Related Information;
- With credit reporting agencies we share Identifiers, Other Personal Information, Protected Characteristics, Commercial Information, and Professional or Employment Related Information;
- With repossession agents we share Identifiers, Other Personal Information, Protected Characteristics, Commercial Information, Geolocation Data, and Professional or Employment Related Information;
- With insurance vendors, we share Identifiers, Other Personal Information, Protected Characteristics and Commercial Information;
- With software providers, we share Identifiers, Other Personal Information, Protected Characteristics, Commercial Information, Geolocation Data, and Professional or Employment Related Information;
- With telematics vendors, we share Identifiers, Other Personal Information, Commercial Information and Geolocation Data;
- With advisors, we share Identifiers, Other Personal Information, Protected Characteristics, Commercial Information, and Professional or Employment Related Information.

1.6. Sale of Personal Information:

We do not sell your Personal Information. We do not sell the Personal Information of minors under 16 years of age.

2. YOUR RIGHTS UNDER THE CALIFORNIA CONSUMER PRIVACY ACT OF 2018

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

2.1. Right to Know:

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months (“Request to Know”). Once we receive and confirm your request, we will disclose to you:

- Categories of Personal Information Collected and Shared:
 - The categories of personal information we collected about you.
 - The sources of the personal information we collected about you.
 - Our purpose for collecting, using, or sharing your personal information.
 - The categories of third parties or others with whom we share your personal information.
 - If we disclosed your personal information to a third party, then the categories of personal information shared with each category of recipients.
- Specific Information:
 - The specific pieces of personal information we collected about you.

We may deny your Request to Know if we are unable to verify your identity or have reason to believe that the request is fraudulent. We may also deny your request if the personal information is subject to an exemption under Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), California Financial Information Privacy Act (FIPA), or the Driver’s Privacy Protection Act of 1994 (DPPA).

2.2. Right to Delete:

You have the right to request that we delete any of your personal information that we collected and retained, subject to certain exceptions (“Request to Delete”). Once we receive and confirm your

request, we will delete, de-identify, or aggregate your personal information (and direct our service providers to do the same), unless an exception applies.

We may deny your Request to Delete if retaining the personal information is necessary for us or our service providers to:

- Complete the transaction for which the personal information was collected, provide a good or service requested by the consumer, or reasonably anticipated within the context of a business's ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity.
- Debug to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the businesses' deletion of the information is likely to render impossible or seriously impair the achievement of such research, if the consumer has provided informed consent.
- To enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with the business.
- Comply with a legal obligation.
- Otherwise use the consumer's personal information, internally, in a lawful manner that is compatible with the context in which the consumer provided the information.

Additionally, we may deny your Request to Delete if we are unable to verify your identity or have reason to believe that the request is fraudulent.

2.3. Right to Opt-Out:

The CCPA gives consumers the Right to Opt-Out of the sale of their personal information. However, we do not sell your personal information. We do not sell the personal information of minors under 16 years of age without affirmative authorization.

2.4. Right to Non-Discrimination:

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

3. SUBMITTING A REQUEST TO KNOW OR REQUEST TO DELETE

3.1. How to submit a request:

To make a Request to Know or Request to Delete, please contact us by either:

- Calling us at 800-622-7605
- Visiting [our Website](#)

Making a request does not require you to create an account with us.

Only 1) you, 2) a person authorized by you to act on your behalf, or 3) an entity registered with the California Secretary of State and authorized by you to act on your behalf, may make a Request to Know or Request to Delete your personal information. You may also make a request on behalf of your minor child.

You may only make a Request to Know twice within a 12-month period.

A Consumer's Request to Know or Request to Delete must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Given the sensitivity of your personal information that we collect and retain, we will need to verify your identity with the following:
 - Declaration Form signed by you under penalty of perjury (only required for Requests to Know Specific Information and Requests to Delete),
 - Account Number (if you have ever had an account with us),
 - Full Name,
 - Full address, and
 - Last 4 digits of your social security number.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

3.2. Authorized Agents:

Before we can respond to a Request to Know or Request to Delete submitted by an authorized agent, we need to verify your identity, that that the person or entity is authorized to act on your behalf, and the identity of the authorized agent.

If you are authorized to submit a request on behalf of a California resident, please [click here](#) and complete the request form and provide the following information:

1. To verify your authorization to request on behalf of a California resident, please attach copies of the following to your request email:
 - If you are an authorized business entity:
 - California Secretary of State "Entity Details" **AND**
 - Written permission from the California resident, or
 - Power of Attorney
 - If you are an authorized individual:
 - Written permission from the California resident, or
 - Power of Attorney
2. To verify your identity, please attach copies of the following to your request email:
 - Valid Government Issued ID (not expired) **AND**
 - a Utility Bill, Bank Statement, or similar documentation to verify your name and address

3. To verify the identity of the consumer for whom you are submitting the request:
 - Declaration Form signed by the Consumer under penalty of perjury (only for Requests to Know Specific Information and Requests to Delete),
 - Account Number (if applicant ever had an account with us),
 - Full Name,
 - Full Address, and
 - Last 4-digits of the Social Security Number

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

3.3. Response Timing and Delivery Method:

We will acknowledge receipt of a Request to Know or Request to Delete within 10 business days of its receipt. We will respond to a request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the 12-month period preceding our receipt of the request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For Requests to Know specific pieces of information, we will provide the responsive information in a portable and, to the extent technically feasible, in a readily useable format that allows you to transmit the information to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

4. HOW WE RESPOND TO “DO NOT TRACK” SIGNALS

We do not track individual browsing history, search history or any interaction within our website. Therefore we do not respond to Do Not Track signals.

5. CHANGES TO OUR CALIFORNIA DISCLOSURES AND PRIVACY POLICY

We reserve the right to amend these CALIFORNIA DISCLOSURES AND PRIVACY POLICY at our discretion and at any time. When we make changes to these CALIFORNIA DISCLOSURES AND PRIVACY POLICY, we will notify you by email or through a notice on our website homepage.

6. HOW TO CONTACT US

If you have any questions or comments about this policy, the ways in which we collect and use your personal information, your rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Privacy Support Phone:	800-622-7605
Privacy Support E-Mail:	privacysupport@nationwideloans.com
Website:	Nationwide Website
Postal Address:	Nationwide Attn: Nationwide Privacy 10255 West Higgins Road, Suite 300 Rosemont, IL 60018

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