

# STATEMENT OF ONLINE PRIVACY PRACTICES

## SFC STATEMENT OF ONLINE PRIVACY PRACTICES

### What this policy covers

This SFC Statement of Online Privacy Practices ("Privacy Policy") describes how we collect information when you visit or use SFC's websites, mobile applications, and other online services ("Online Services") that link to this Privacy Policy. It also describes how we use and share such information and explains your privacy rights and choices. Our Online Services are intended for a U.S. audience. The terms "SFC," "we," "us," or "our" mean Service Finance Company, LLC. "You" means an individual who visits our Online Services and does not refer to a business or other entity or to individuals outside the U.S.

SFC's business address is Service Finance Company, 555 S Federal Hwy Suite 200, Boca Raton, FL, 33432. Our Customer Care Center may be reached at 866-254-0497.

### What this policy does not cover

This Privacy Policy does not apply to the websites, mobile applications, or services of SFC that do not directly link to this policy. It also does not apply to non-SFC companies, such as third-party websites to which we link online. Please review the privacy policies of other websites and services you visit to understand their privacy practices.

### What information we collect

When you visit a SFC website, application, or otherwise interact with us online, we may collect the following information:

- Your browser type
- Your Internet Protocol or "IP" address or other unique device identifiers (such as Media Access Control (MAC)) (Your IP address is a number that is automatically assigned to your device by your Internet Service Provider)
- The presence of any software on your device that may be necessary to view our site
- Configuration information about the device you are using, including, but not limited to, your device type, web browser type and version, operating system type and version, display/screen settings, language preferences
- Location information from your device for data validation
- Personal information submitted on applications and forms. Types of personal information typically include:
  - Name
  - Social Security number
  - Driver's license number or other government-issued ID
  - Address
  - Email
  - Telephone number
  - Account numbers and account information
  - Usernames

- Security questions, and other secure sign-on methods\*
- Other non-public information, including credit and income information
- Website analytics information such as pages visited and average time spent on a particular page
- Transactional information from behind the secure login about your relationship with us (such as types of accounts or the state in which you bank)

\*About biometric-enabled sign-ons: Your device stores the information it needs to recognize your facial features or fingerprints. SFC's Mobile App uses your device's functionality to obtain a signal that your device recognizes your facial features or fingerprints when you sign on. SFC does not have access to the information your device uses to enable facial or fingerprint recognition, nor does SFC have access to or store your facial image or fingerprint data. You can always turn off facial or fingerprint recognition and go back to inputting user ID and password at any time. Your device's user information will have additional information regarding its user controls and settings, including its privacy and security controls. For more information or questions regarding SFC privacy practices, please contact [info@svcfinc.com](mailto:info@svcfinc.com).

### **How do we use the information we collect?**

The information we collect online helps SFC to:

- Effectively manage your account:
  - Protect your identity and the security of your personal and account information from unauthorized access
  - Process transactions on your account
  - Respond to product applications and questions
- Fulfill regulatory requirements
- Analyze our site usage and enhance the user's experience:
  - Diagnose server problems
  - Alert users of any possible software compatibility issues
  - Help us make decisions about how various technologies are used and identify usage trends
- Carry out other day-to-day business operations, such as to comply with applicable laws; disclose to contractors, business partners, and other third parties under specific contracts and agreements; perform compliance activities; conduct credit reporting activities
- Prevent and detect fraud
- Defend against risks to security:
  - Monitor network activity logs
  - Detect security incidents and conduct data security investigations
  - Guard against malicious, deceptive, fraudulent, or illegal activity
- For any other purposes outlined in our [Consumer Privacy Notice](#) and [Consumer Rights Notice](#).

We only use personal information that we have about you when we have a legal basis to use such personal information under applicable data protection laws.

## **How do we share the information we collect?**

SFC may share your information in different ways as permitted and required by law. For example, we may share your information with:

- Affiliates and other entities in the Truist family
- Businesses with which we partner to offer products and services for our clients or prospective customers, such as joint marketing partners or bill pay partners
- Service providers that provide various services to us, such as those we use to help detect and prevent fraud, improve our online services, and to better market and advertise our services to you
- Other parties when you authorize or direct us to share your information.
- Credit reporting agencies to report on or learn about your financial circumstances and as permitted by law
- Government entities and other third parties as needed for legal or similar purposes, such as:
  - To respond to requests from our regulators
  - To respond to a warrant, subpoena, governmental audit or investigation, law enforcement request, legal order, or other legal process
  - To facilitate a merger, acquisition, sale, bankruptcy, or other disposition of some or all of our assets
  - To exercise or defend legal claims

Please see the [SFC Privacy Notice](#) for more information on how your personal information may be shared and how you may be able to limit certain types of sharing.

Please note, we may also share aggregated and de-identified data, such as aggregated statistics regarding product usage, with third parties.

We reserve the right to transfer personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including, without limitation, in the event of a reorganization, dissolution, or liquidation).

## **Visiting the SFC website from outside the United States**

Our sites are intended only for U.S. and Canadian residents and we do not knowingly collect personal data or information via our websites of residents of other jurisdictions.

## **Retention period**

We store your personal information as long as it is required to meet our contractual and legal obligations, or if we have a legitimate business need to do so.

## **Technologies we use**

SFC may employ various technologies to collect information, including:

- **Cookies:** Cookies are pieces of information stored directly on your device. Cookies provide information that is used for security purposes, to facilitate navigation, to display information more effectively, and to personalize/customize your online experience. The cookies SFC uses do not collect or store any personally identifiable information about you. SFC uses session cookies to assist in delivering some online transactions. Session cookies are no longer active after you log off the service that

initiated them, and all session cookies are automatically deleted when you close all browser windows. SFC may also contract with third parties, including, but not limited to, Google Analytics, to track user activity on our website. You can choose to block or disable these cookies as most devices and browsers offer their own privacy settings. Doing so, however, may result in diminished performance on our site.

- Firewalls, passcodes, data encryption, and other safety features: SFC uses these technologies to help secure the information you provide to us. To learn more about how we safeguard your information online, please visit our [Truist fraud and security](#) center for measures you can take to protect yourself.
- Third-party plugins. Other companies may have plugins that appear on certain pages of our website or applications (e.g., Trustpilot). These third-party plugins and the way they operate are governed by the privacy policies and terms of the companies that created them.

## **Interacting with SFC online**

### **Social media**

SFC provides experiences on social media platforms such as Facebook, Google, or YouTube that enable online sharing and collaboration. We use social media to facilitate social engagement and sharing, when such sharing is appropriate and safe. Please note, any content you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content.

Given the very public nature of social media, it is critical that we all safeguard confidential financial information. If you post information on a SFC site that we feel should be shielded from public view, we will remove it. This includes not only specific details about your SFC accounts and other private, confidential information (such as your Social Security number), but details of information relayed in private conversations between you and SFC representatives. Please know that in taking down or editing your posts, we are focusing our experience and best judgment to keep your personal information safe.

### **Email**

Email transmitted across the internet is normally not protected and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via unsecured email to SFC. We'll never ask you to send confidential information to us via email, such as your logon ID, password, or Social Security number. To help secure communications, SFC may reach out via secure email if sensitive information needs to be transmitted.

Occasionally, we will retain the content of your email and our replies to confirm proper responses to your questions and requests, to comply with legal and regulatory requirements, and to ensure that we consistently deliver an enjoyable client experience to you.

### **Linking to other sites**

SFC may provide links to non-SFC companies, such as credit bureaus or merchants, and will

notify you when leaving the SFC site. If you choose to link to websites not controlled by SFC, we are not responsible for the privacy or security of these sites, including the accuracy, completeness, reliability or suitability of their information. If you are asked to provide information on one of these sites, we urge you to carefully study their privacy policies before sharing.

### **Do Not Track**

We do not currently respond to browser "do not track" signals or other mechanisms that allow you to tell websites you do not want to have online activities tracked. SFC does not "sell" or "share" for cross-contextual behavioral advertising under California law.

### **Protecting your children**

SFC strictly follows the federal guidelines of the Children's Online Privacy Protection Act (COPPA), which gives parents control over what type of information is collected online about their children. We do not knowingly collect, maintain, or use personally identifiable information from children under age 13 on our websites. We are not responsible for the data collection and use practices of nonaffiliated third parties that are linked from our websites. Visit the Federal Trade Commission's [COPPA Website](#) for more information.

### **Security**

To protect personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third- party service providers to help protect the confidentiality and security of information. Please visit Truist fraud and security for additional information.

### **Making sure your information is accurate, and individual rights**

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please call SFC Customer Care Center or write to us at appropriate address for changes listed on your account statements, records, online or other account materials.

We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws. We will ask you to verify your identity in order to help us respond efficiently to your request.

Under non-U.S. data protection laws, you may have the right to complain to a data protection authority about our collection and use of your personal information.

### **Online privacy practices updates**

SFC's Online Privacy Practices may be revised from time to time, so please review them periodically. Any changes will become effective when we post the revised Practices on the site (Please note the effective date listed at the bottom of this page).

### **Contact us**

If you have any questions or comments on our Online Privacy Practices, please contact us at: (866) 254-0497 option 4.

**Updated February 2026**