

Privacy Notice

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Notice Version: 1.0

Data Controller Contact Information:

LitCentral, Inc.

PO Box 2237

Temecula, CA 92593

privacy@peer-systems.com

This privacy notice applies to the information that we collect from you when you use our website(s), www.peer-systems.com, www.peersystems.com, and our software as a service, collectively and hereinafter called "Platform."

Our privacy notice tells you what personal data and nonpersonal data we may collect from you, how we collect them, how we protect them, how we share them, how you can access and change them, and how you can limit our sharing of them. Our privacy notice also explains certain legal rights that you have with respect to your personal data. Any capitalized terms not defined herein will have the same meaning as where they are defined elsewhere on our Platform.

Definitions

'NONPERSONAL DATA' (NPD) is information that is in no way personally identifiable.

'PERSONAL DATA' (PD) means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified directly or indirectly by reference to an identifier such as a name, an identification number, location data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person. PD is in many ways the same as Personally Identifiable Information (PII). However, PD is broader in scope and covers more data.

Topics Covered in Our Privacy Notice

YOUR RIGHTS

INFORMATION WE COLLECT AND HOW WE COLLECT IT

HOW YOUR INFORMATION IS USED AND SHARED

RETAINING AND DESTROYING YOUR PD

UPDATING YOUR PD

REVOKING YOUR CONSENT FOR USING YOUR PD

PROTECTING THE PRIVACY RIGHTS OF THIRD PARTIES

DO NOT TRACK SETTINGS

LINKS TO OTHER WEBSITES
PROTECTING CHILDREN'S PRIVACY
OUR EMAIL POLICY
OUR SECURITY POLICY
USE OF YOUR CREDIT CARD
CHANGES TO OUR PRIVACY NOTICE

YOUR RIGHTS

If you want to exercise any of your rights included in this privacy notice, contact us by using the information at the top of this privacy notice.

When using our services and submitting PD to us, you have certain rights.

- The Right to Be Informed - You have the right to be informed about the PD that we collect from you and how we process them.
- The Right of Access - You have the right to get confirmation that your PD are being processed and you have the ability to access your PD.
- The Right to Erasure (Right to Be Forgotten) - You have the right to request the removal or deletion of your PD if there is no compelling reason for us to continue processing them.
- The Right to Restrict Processing - You have the right to 'block' or restrict the processing of your PD. When your PD are restricted, we are permitted to store your data, but not to process them further.
- Automated Individual Decision-Making and Profiling - You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects regarding you or similarly significantly affects you.

You Have the Right Not to Have Your Personal Data Sold

You have the right to request that we do not sell any of your PD. If you wish to make this request, please email us at: privacy@peer-systems.com telling us that you do not want to have any of your personal information sold. Please include enough personal information so that we can reasonably verify your identification. We will respond to your request within 60 days after receiving it.

Your California Privacy Rights

Californian consumers have certain rights under the California Consumer Privacy Act (CaCPA) AB 375. For us to comply with some of these rights, we must be able to reasonably verify a consumer's identity. These rights include:

1. the right of Californians to know what personal information is being collected about them
2. the right of Californians to know whether their personal information is sold or disclosed and to whom

3. the right of Californians to say no to the sale of their personal information
4. the right of Californians to access their personal information
5. The right to data portability. Californians have the right to request their personal information that they provided to us and use them for their own purposes. We will provide Californians their personal information within 30 days of their request
6. the right of Californians of the deletion of their personal information
7. the right of Californians of equal service, price, and not being discriminated against even if they exercise their privacy rights
8. one or more designated means for Californian consumers to submit requests under the CACPA including (at minimum) a toll-free telephone number, and if the business maintains an Internet website, a website address
9. the right of Californians to designate an authorized agent to make a request on their behalf. When designating an authorized agent, you must provide a valid power of attorney, the requester's valid government issued identification, and the authorized agent's valid government issued identification.

These rights include the right to request what personal information we collect and disclose about consumers.

Personal information includes:

- categories of personal information that a business collected about the consumer
- categories of sources from which the personal information was collected
- specific pieces of personal information that the business has collected about consumers
- categories of third parties with whom the business shares personal information
- the business or commercial purpose of collecting or selling personal information
- categories of personal information sold
- categories of third parties to whom personal information was sold, by category or categories of personal information sold for each third party to whom personal information was sold
- categories of personal information disclosed for a business purpose
- categories of personal information that the business sold about the consumer in the preceding 12 months, or a statement that it has not sold any personal information
- categories of personal information about the consumer that the business disclosed for a business purpose in the preceding 12 months, or a statement that it has not disclosed any personal information for business purposes.

INFORMATION WE COLLECT AND HOW WE COLLECT IT

Generally, you control the amount and type of information that you provide to us when using our Platform.

Automatic Information

We automatically receive information from your web browser or mobile device. This information may include the name of the website from which you entered our Platform, if any, as well as the name of the website you'll visit when you leave our Platform. This information may also include the IP address of your computer/the proxy server you use to access the Internet, your Internet service provider's name, your web browser type, the type of mobile device, your computer operating system, and data about your browsing activity when using our Platform. We use all this information to analyze trends among our users to help improve our Platform.

When Entering and Using Our Platform

When you enter and use our Platform and agree to accept cookies, some of these cookies may contain your PD.

Our Use of Cookies

Our Platform uses cookies. A cookie is a small piece of data or a text file that is downloaded to your computer or mobile device when you access certain websites. Cookies may contain text that can be read by the web server that delivered the cookie to you. The text contained in the cookie generally consists of a sequence of letters and numbers that uniquely identifies your computer or mobile device; it may contain other information as well.

By agreeing to accept our use of cookies you are giving us and the third parties with which we partner permission to place, store, and access some or all the cookies described below on your computer.

- **Strictly Necessary Cookies** - These cookies are necessary for proper functioning of the Platform, such as displaying content, logging in, validating your session, responding to your request for services, and other functions. Most web browsers can be set to disable the use of cookies. If you disable these cookies, you may not be able to access features on our Platform correctly or at all.
- **Performance Cookies** - These cookies collect information about the use of the Platform, such as pages visited, traffic sources, users' interests, content management, and other measurements.
- **Functional Cookies** - These cookies enable the Platform to remember users' choices, such as their language, usernames, and other choices while using the Platform. They can also be used to deliver services, such as letting a user create a blog post, listen to audios, or watch videos on the Platform.
- **Media Cookies** - These cookies can be used to improve a Platforms performance and provide special features and content. They can be placed by us or third parties who provide services to us.

- Advertising or Targeting Cookies - These cookies are usually placed and used by advertising companies to develop a profile of your browsing interests and serve advertisements on other websites that are related to your interests. You will see less advertising if you disable these cookies.
- Session Cookies - These cookies allow a Platform to link the actions of a user during a browser session. They may be used for a variety of purposes, such as remembering what a user has put in their shopping cart as they browse a Platform. Session cookies also permit users to be recognized as they navigate a Platform so that any item or page changes they make are remembered from page to page. Session cookies expire after a browser session; they are not stored long term.
- Persistent Cookies - These cookies are stored on a user's device between browser sessions, which allows the user's preferences or actions across a website or across different websites to be remembered. Persistent cookies may be used for several purposes, including remembering users' choices and preferences when using a Platform or to target advertising to them.
- We may also use cookies for:
 - identifying the areas of our Platform that you have visited
 - personalizing content that you see on our Platform
 - our Platform analytics
 - remarketing our products or services to you
 - remembering your preferences, settings, and login details
 - targeted advertising and serving ads relevant to your interests
 - affiliate marketing
 - allowing you to post comments
 - allowing you to share content with social networks.

Most web browsers can be set to disable the use of cookies. However, if you disable cookies, you may not be able to access features on our Platform correctly or at all.

Web Beacons

We may also use a technology called web beacons to collect general information about your use of our Platform and your use of special promotions or newsletters. The information we collect by web beacons allows us to statistically monitor the number of people who open our emails. Web beacons also help us to understand the behavior of our customers and users.

At User Registration

When you register as a user, we collect some or all of the following information: zip code, State, IP address, demographics: age, gender, income level, education level, total debt estimate, FICO estimate, employment status, plus other survey responses.

Cross-Device Tracking

We use a service that tracks your behavior from device to device. This technology can track your responses from your desktop computer to your laptop, smartphone, and tablet, in any order when using these devices. We use the information we get from this technology to analyze traffic behavior, improve our marketing and advertising.

Google Analytics

Our Platform uses Google Analytics to collect information about the use of our Platform. Google Analytics collects information from users such as age, gender, interests, demographics, how often they visit our Platform, what pages they visit, and what other websites they have used before coming to our Platform. We use the information we get from Google Analytics to analyze traffic, improve our marketing, advertising, and Platform. Google Analytics collects only the IP address assigned to you on the date you visit our Platform, not your name or other identifying information. We do not combine the information collected using Google Analytics with PD. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you use our Platform, the cookie cannot be used by anyone but Google. Google also uses specific identifiers to help collect information about the use of our Platform.

- For more information on how Google collects and processes your data visit: <https://www.google.com/policies/privacy/partners/>
- You can prevent Google Analytics from using your information by opting out at this link: <https://tools.google.com/dlpage/gaoptout>

Remarketing

Our Platform uses remarketing advertising services. These remarketing services are provided by companies that show our ads on websites and devices across the Internet. With remarketing you may see ads for our products you have previously looked at. As an example, suppose you visit a website that sells computers, but you do not buy a computer on your first visit to that website. The website's owner might like to encourage you to revisit their site and buy a computer by showing you their ads on other websites that you visit. We use remarketing for similar purposes. For this to happen remarketing companies will read a cookie in your browser. This can only happen if your browser is set to let it happen. You can opt out of these types of advertising cookies by visiting <http://www.networkadvertising.org/choices>.

What Happens If You Don't Give Us Your PD

If you do not provide us with enough PD, we may not be able to provide you all our products and services. However, you can access and use some parts of our Platform without giving us your PD.

HOW YOUR INFORMATION IS USED AND SHARED

We use the information we receive from you to:

- provide our products and services you have requested or purchased from us
- personalize and customize our content
- make improvements to our Platform
- contact you with updates to our Platform, products, and services
- resolve problems and disputes
- contact you with marketing and advertising that we believe may be of interest to you.

Communications and Emails

When we communicate with you, we will use the email address you provided when you registered as a user or customer. We may also send you emails with promotional information about our Platform or offers from us or our affiliates unless you have opted out of receiving such information. You can change your contact preferences at any time through your account or by contacting us using the contact information at the top of this privacy notice.

Sharing Information with Affiliates and Other Third Parties

However, for data aggregation purposes we may use your NPD, which might be sold to other parties at our discretion. Any such data aggregation would not contain any of your PD. We may give your PD to third-party service providers whom we hire to provide services to us. These third-party service providers may include but are not limited to payment processors, web analytics companies, advertising networks, call centers, data management services, help desk providers, accountants, law firms, auditors, shopping cart and email service providers, and shipping companies.

Sharing Information With Business Partners

We may share your PD with our business partners. The business partners include general business partners, affiliates, and joint venture partners. We share this information with them so that they can send you information about our products and services as well as their products and services. When you choose to take part in our services and/or offerings, you are authorizing us to provide your email address and other PD to our business partners. Please understand that when we share your PD with our business partners, your PD becomes subject to our business partners' as well as our privacy notice.

Legally Required Releases of Information

We may be legally required to disclose your PD if such disclosure is (a) required by subpoena, law, or other legal process; (b) necessary to assist law enforcement officials or governmental enforcement agencies; (c) necessary to investigate violations of or otherwise enforce our terms and conditions; (d) necessary to protect us from legal action or claims from third parties, including you and/or other users; or (e) necessary to protect the legal rights, personal/real property, or personal safety of our company, users, employees, and affiliates.

Disclosures to Successors

If our business is sold or merges in whole or in part with another business that would become responsible for providing our Platform to you, we retain the right to transfer your PD to the

new business. The new business would retain the right to use your PD according to the terms of this privacy notice as well as to any changes to this privacy notice as instituted by the new business. We also retain the right to transfer your PD if our company files for bankruptcy and some or all of our assets are sold to another individual or business.

RETAINING AND DESTROYING YOUR PD

We retain information that we collect from you (including your PD) only for as long as we need it for legal, business, or tax purposes. Your information may be retained in electronic, paper, or a combination of both forms. When your information is no longer needed, we will destroy, delete, or erase it.

UPDATING YOUR PD

You can update your PD by contacting us using the contact information found at the top of this privacy notice and we will help you. However, we may keep your PD as needed to enforce our agreements and to comply with any legal obligations.

REVOKING YOUR CONSENT FOR USING YOUR PD

You have the right to revoke your consent for us to use your PD at any time. Such optout will not affect disclosures otherwise permitted by law including but not limited to: (i) disclosures to affiliates and business partners, (ii) disclosures to third-party service providers that provide certain services for our business, such as payment processors, web analytics companies, advertising networks, call centers, data management services, help desk providers, accountants, law firms, auditors, shopping cart and email service providers, and shipping companies, (iii) disclosures to third parties as necessary to fulfill your requests, (iv) disclosures to governmental agencies or law enforcement departments, or as otherwise required to be made under applicable law, (v) previously completed disclosures to third parties, or (vi) disclosures to third parties in connection with subsequent contests or promotions you may choose to enter, or third-party offers you may choose to accept. If you want to revoke your consent for us to use your PD, please contact us through the contact information at the top of this privacy notice.

PROTECTING THE PRIVACY RIGHTS OF THIRD PARTIES

If any postings you make on our Platform contain information about third parties, you agree to make sure that you have permission to include that information. While we are not legally liable for the actions of our users, we will remove any postings about which we are notified, if such postings violate the privacy rights of others.

DO NOT TRACK SETTINGS

Some web browsers have settings that enable you to request that we do not track your movement within our Platform. Our Platform does not obey such settings when transmitted to and detected by our Platform. You can turn off tracking features and other security settings in your browser by referring to your browser's user manual.

LINKS TO OTHER WEBSITES

Our Platform may contain links to other websites. These websites are not under our control and are not subject to our privacy notice. These websites will likely have their own privacy notices. We have no responsibility for these websites and we provide links to these websites solely for your convenience. You acknowledge that your use of and access to these websites are solely at your risk. It is your responsibility to check the privacy notices of these websites to see how they treat your PD.

PROTECTING CHILDREN'S PRIVACY

Even though our Platform is not designed for use by anyone under the age of 18, we realize that a child under the age of 18 may attempt to access our Platform. We do not knowingly collect PD from children under the age of 18. If you are a parent or guardian and believe that your child is using our Platform, please contact us. Before we remove any information we may ask for proof of identification to prevent malicious removal of account information. If we discover that a child is accessing our Platform, we will delete his/her information within a reasonable period of time. You acknowledge that we do not verify the age of our users nor have any liability to do so.

OUR EMAIL POLICY

You can always opt out of receiving email correspondence from us or our affiliates. We will not sell, rent, or trade your email address to any unaffiliated third party without your permission except in the sale or transfer of our business, or if our company files for bankruptcy.

OUR SECURITY POLICY

We have built our Platform using industry-standard security measures and authentication tools to protect the security of your PD. We and the third parties who provide services to us also maintain technical and physical safeguards to protect your PD. Unfortunately we cannot guarantee prevention of loss or misuse of your PD or secure data transmission over the Internet because of its nature. We strongly urge you to protect any password you may have for our Platform and not share it with anyone.

USE OF YOUR CREDIT CARD

You may have to provide a credit card to buy products and services from our Platform. We use third-party billing services and have no control over them. We use commercially reasonable efforts to ensure that your credit card number is kept strictly confidential by using only third-party billing services that use industry-standard encryption technology to protect your credit card number from unauthorized use. However, you understand and agree that we are in no way responsible for any misuse of your credit card number.

CHANGES TO OUR PRIVACY NOTICE

We reserve the right to change this privacy notice at any time. If our company decides to change this privacy notice, we will post those changes on our Platform so that our users and customers are always aware of what information we collect, use, and disclose. If at any time we

decide to disclose or use your PD in a method different from that specified at the time it was collected, we will provide advance notice by email sent to the email address on file in your account. Otherwise we will use and disclose our users' and customers' PD in agreement with the privacy notice in effect when the information was collected. In all cases your continued use of our Platform, services, and products after any change to this privacy notice will constitute your acceptance of such change. If you have questions about our privacy notice, please contact us through the information at the top of this privacy notice.