



contact us to discuss how we can help.

PRIVACY POLICY

Use of this web site signifies your acknowledgment and consent to this privacy policy. Please read this privacy policy carefully before using this web site.

Ironhorse Funding LLC ("IHF") is committed to respecting the individual rights of our customers. We are providing this privacy notice to inform you of our privacy and security practices regarding our relationship with you.

Please view our privacy notice [here](#).

FOR CALIFORNIA RESIDENTS ONLY

This PRIVACY STATEMENT FOR CALIFORNIA RESIDENTS ("California Privacy Statement") supplements the information contained in the Privacy Notice of Ironhorse Funding LLC and its subsidiaries (collectively, "we," "us," or "our"). This California Privacy Statement applies solely to visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this California Privacy Statement 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 California Privacy Statement.

Personal information under the CCPA does not include any information covered by the Gramm-Leach-Bliley Act ("GLBA"). If you are a current or former customer, the data collected relating to your account is covered by the GLBA.

Please review our GLBA privacy policies using the links below to learn what we do with your information and for information on opting out of information sharing.

Exercising your rights under the CCPA

To exercise any rights under the CCPA, please submit a verifiable consumer request by contacting corporate@ironhorsefunding.com.

Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information.

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. Making a verifiable consumer request does



identity or authority to make the request.

Please view our California Privacy Statement regarding CCPA [here](#).

PRIVACY POLICY - ONLINE SUPPLEMENT

This section describes IHF's practices regarding information we receive about you during visits to this website. The amount and type of information we receive depends on how you use this site. Please take a few minutes to read this supplement to our Privacy Policy so you may understand how your personal information is used and the measures we take to protect your personal information.

Normal Website Usage

You can visit our website to read product, investment, and company information, or use our on-line tools without revealing any personal information. The only information we collect and store during normal website usage is the name of your Internet service provider, the website you last visited, the pages you request, the date and time of those requests and the number of visits you made to our website.

We use this information to generate statistics and measure website activity in order to improve the usefulness of customer visits to our website. This same information may be shared with third parties in order to provide these services or to analyze, store, or aggregate the information. It may also be shared with other third parties, working with us to improve the services of IHF or our website. During normal website usage, we do not collect or store personally identifiable information such as name, mailing address, email address, phone number, or Social Security number.

On-Line Collection of Personally Identifiable Information

Occasionally, IHF will request personally identifiable information in order to provide the website visitor with a service or correspondence (e.g., promotions and mailed brochures. This information, such as name, mailing address, email address, type of request, and possibly additional information, is collected and stored in a manner appropriate to the nature of the request as determined by IHF and is used to fulfill your request. Whenever we request such information, we will clearly explain how it will be used. If you tell us that the information should not be used as a basis for further contact, we will respect your request. The information you provide is used by IHF to improve the services we provide



Please note that IHF's website may provide links to third party sites not controlled by IHF. We suggest that you check the specific privacy policy of any site before providing any personally identifiable information.

Electronic Mail Sent to Us That Contains Personal Information

Internet users may decide to send IHF personally identifying information, for example, in an electronic mail message containing information about your IHF account. IHF will only use this information to identify the user as an IHF customer and to determine how to respond to the electronic mail. We will use this information for the purpose identified in the email message and to enhance our understanding of you in order to improve our services to you.

IHF's Internet Services

To use IHF's internet services, we require a certain amount of personally identifying information (e.g., name, social security number, account number and other applicable information) we can use to verify you as a IHF customer. We use this to identify and access data in the existing relationship we have with you in order to provide you with the requested services. We request email addresses as an alternate means of contacting you. Providing your email address is optional, except when you request an Internet delivered service, then it is necessary for us to have your email address in order to honor your request. We may also use this information to enhance our understanding of you and improve our services.

What Are Cookies?

A "cookie" is a small line of text that is stored within your browser when you visit a cookie-enabled website. As you browse the Web, cookie-enabled sites will send cookies to your browser, along with pages. Your browser probably has options that will let you control whether the browser accepts cookies, rejects cookies, or notifies you each time a cookie is sent to you.

If your browser is set to reject cookies, cookie-enabled websites will not recognize you when you return. This provides you with anonymity, but it also makes it very difficult to offer you customized services. It is also less secure than using cookies, because all of your specific data must be sent to the website each time you view a page. Accepting cookies means your private data can stay at the Web server, and the only information transmitted over the Internet is your ID cookie.

If your browser is set to accept cookies, any cookies that are sent to your browser are stored in your computer for a period of time. There are a few



close all of your browser's windows, or when you shut down your computer, the session cookie disappears forever. A "permanent" cookie is stored on your computer's hard drive until a specified date, which could be tomorrow, next week, or 10 years from now. Permanent cookies stay on your computer until either a) they expire, b) they are overwritten with newer cookies, c) you manually remove them.

We use permanent cookies to supply visitors to our site with a customized experience. These cookies do not involve personally identifiable information. We also use session cookies to customize your experience during a session, to aid in your navigation and use of the site, to develop generic website metrics and other similar uses.

Questions

Our privacy practices are designed to provide a high level of protection for your personal information and our systems. If you have any questions or comments about IHF's privacy practices, you can contact us via email at Corporate@ironhorsefunding.com or by phone at 978-993-7077.

Changes

We reserve the right to change, modify, or adjust our Privacy Policy as needed. A revised Privacy Policy only applies to data collected subsequent to its effective date. Any revisions will be posted at least 10 days prior to its effective date.

STAY INFORMED

Sign up to receive occasional news and updates from Ironhorse Funding.

We never spam, sell, or share email addresses.

| FACTS | What does Ironhorse Funding LLC do with your personal information? |
|-------|--|
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|-------|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment & transaction history • credit scores and phone numbers |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Do we share? | Can you limit this sharing? |
|---|--------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | No | N/A |
| For joint marketing with other financial companies | No | N/A |
| For our affiliates' everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | N/A |
| For our affiliates to market to you | No | N/A |
| For nonaffiliates to market to you | No | N/A |

| | |
|----------------------|--|
| To limit our sharing | <ul style="list-style-type: none"> • Complete, sign, and mail the form below, or • Call Ironhorse Funding at 978-993-7077 <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
| Questions? | <ul style="list-style-type: none"> • Call Ironhorse Funding at 978-993-7077 |

| Mail-in Form | | |
|---|--|---|
| Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share personal information with nonaffiliates to market to me. | | |
| Name | | Mail to: Attn: Compliance Officer Ironhorse Funding P.O. Box 16 Beverly, MA 01015 |
| Address | | |
| | | |
| City, State, Zip | | |
| Account Number | | |

Who We Are

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| Who is providing this notice to you? | Ironhorse Funding LLC |
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What We Do

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| How do we protect your personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How do we collect your personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • give us your contact information • apply for financing or apply for a loan • pay your bills or provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why you can't limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| What happens when you limit sharing for an account you hold jointly with someone else? | Your choices will apply to everyone on your account. |

Definitions

| | |
|------------------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include financial companies, nonfinancial companies, auto-related companies, and marketing analytics companies. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include dealerships with whom we have a business relationship. |

Other important information

California Residents Only: California residents have additional rights to limit sharing. Please see the enclosed "Important Privacy Choices for Consumers" notice provided to you describing your right to control sharing. Also, we will not disclose your personal information to nonaffiliated third parties unless you authorize us to make those disclosures.

Vermont Residents Only: We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.