

Privacy Policy

Protecting your private information is our priority. This Statement of Privacy applies to Contact Us Forms or Loan Lead Forms, and Palm Island Financial LLC and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Palm Island Financial LLC include www.palmislandfinancial.com, Palm Island Financial, Credit Rewire, ProSign Notary, www.creditrewire.com and www.prosign-notary.com. The Palm Island Financial application is a commercial loan or business loan application. By using the Palm Island Financial application, you consent to the data practices described in this statement.

Collection of your Personal Information

In order to better provide you with products and services offered, Palm Island Financial may collect personally identifiable information, such as your:

- First and Last Name
- Mailing Address
- E-mail Address
- Phone Number

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services. These may include: (a) registering for an account; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future.

Use of your Personal Information

Palm Island Financial collects and uses your personal information to operate and deliver the services you have requested.

Palm Island Financial may also use your personally identifiable information to inform you of other products or services available from Palm Island Financial and its affiliates.

Sharing Information with Third Parties

Palm Island Financial does not sell, rent or lease its customer lists to third parties.

Palm Island Financial may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is transferred to the third party. Palm Island Financial may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties

are prohibited from using your personal information except to provide these services to Palm Island Financial, and they are required to maintain the confidentiality of your information.

Palm Island Financial may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Palm Island Financial or the site; (b) protect and defend the rights or property of Palm Island Financial; and/or (c) act under exigent circumstances to protect the personal safety of users of Palm Island Financial, or the public.

Opt-Out of Disclosure of Personal Information to Third Parties

In connection with any personal information we may disclose to a third party for a business purpose, you have the right to know:

- The categories of personal information that we disclosed about you for a business purpose.

You have the right under the California Consumer Privacy Act of 2018 (CCPA) and certain other privacy and data protection laws, as applicable, to opt-out of the disclosure of your personal information. If you exercise your right to opt-out of the disclosure of your personal information, we will refrain from disclosing your personal information, unless you subsequently provide express authorization for the disclosure of your personal information. To opt-out of the disclosure of your personal information, visit this Web page <https://palmislandfinancial.com/contact-us/>.

Right to Deletion

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

- Delete your personal information from our records; and
- Direct any service providers to delete your personal information from their records.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

- Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us;
- 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;
- 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 our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;

- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with an existing legal obligation; or
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Children Under Thirteen

Palm Island Financial does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this application.

Opt-Out & Unsubscribe from Third Party Communications

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from third-party partners of Palm Island Financial by contacting us here:

- Web page: <https://palmislandfinancial.com/contact-us/>
- Email: opt-out@palmislandfinancial.com
- Phone: 786-530-3163

E-mail Communications

From time to time, Palm Island Financial may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. In order to improve our Services, we may receive a notification when you open an email from Palm Island Financial or click on a link therein.

If you would like to stop receiving marketing or promotional communications via email from Palm Island Financial, you may opt out of such communications by "replying STOP" or "clicking on the UNSUBSCRIBE button".

Changes to this Statement

Palm Island Financial reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our application, and/or by updating any privacy information. Your continued use of the application and/or Services available after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

Contact Information

Palm Island Financial welcomes your questions or comments regarding this Statement of Privacy. If you believe that Palm Island Financial has not adhered to this Statement, please contact Palm Island Financial at:

Palm Island Financial LLC
815 N Homestead Blvd - PMB 656
Homestead, Florida 33032

Email Address:
info@palmislandfinancial.com

Telephone number:
786-530-3163

Effective as of April 16, 2022