



This Privacy Policy is provided by Waukegan Loan Management LLC dba iSpeedyLoans.com ("iSpeedyLoans.com") and describes the collection, use, sharing, storage, and protection of your non-personal and personal information by iSpeedyLoans.com. Please read this policy carefully to understand what we do with your non-personal and personal information and how you can limit some sharing of such information. **Whenever you visit <http://www.iSpeedyLoans.com> you accept the practices described in this Privacy Policy.**

What information does iSpeedyLoans.com collect?

- We may collect your non-personal and personal information anytime you interact with us, such as when you visit our website, purchase any of our products or services online, fill out our application form, otherwise contact us, or when we contact you. We may also collect your personal information from third parties, such as employers and consumer reporting agencies.
- Non-personal information – this refers to information that does not by itself identify you as a specific individual.
For example, non-personal information may include (without limitation):
- The Uniform Resource Locator ("URL") of the last website visited by a user before visiting <http://www.iSpeedyLoans.com>.
- Which URL a user goes to after visiting <http://www.iSpeedyLoans.com>.
- What browser a user is using.
- A user's Internet Protocol ("IP") address.
- A user's device type, browser type, screen resolution and operating system.
- Cookies –pieces of information which a web server may place on your computer when you visit a website.
- Personal information –this refers to information that can be associated with you and could be used to identify you.
For example, personal information may include (without limitation):
- Mailing address, email address, and phone number
- Social security number
- Income
- Account balances
- Credit card information
- Transaction and financial information
- Payment history
- Employment information
- Creditworthiness and credit history information
- Bank account information

How does iSpeedyLoans.com use your information?

We may use your non-personal and personal information for the following purposes from time to time:

- To provide you with access to our site, services, and products.
- To enhance the operation of our site, service and process your transaction(s), improve our marketing and promotional efforts, statistically analyze site use, improve our service and product offerings, and customize our site's content, layout, and services.
- To detect and prevent fraud and for account authentication purposes.
- To deliver information to you and contact you regarding administrative notices.
- To resolve disputes, troubleshoot problems and enforce our agreements with you, including without limitation, our Terms of Use, Consumer Loan Agreement(s), and this Privacy Policy.
- To market our services and products to you.
- Any other purpose that is permitted by law.

Does iSpeedyLoans.com share your information?

- We may share your non-personal and personal information described above from time to time with our Affiliates and Non-Affiliates(as defined below) as permitted by law, such as in order to perform our business and marketing purposes, including without limitation, servicing and processing your transaction(s), sending you informational, marketing, and promotional content, maintaining and servicing your account(s), reporting to credit bureaus, and responding to court orders and legal investigations.
- We may share your non-personal and personal information described above from time to time with Non-Affiliates pursuant to a Joint Marketing Agreement (as defined below).
- We may share your non-personal and personal information described above from time to time with our Affiliates for our Affiliates' everyday business purposes and marketing purposes.
- We may share your non-personal and personal information described above from time to time with Non-Affiliates so that they can market services and products to you.
- We may share your non-personal information described above from time to time with Non-Affiliates so that they can enable Lender to verify your identity by registering and remembering devices associated with your account for purposes of fraud detection and prevention.

How can you share information about your <http://www.iSpeedyLoans.com> experience on social media sites?

- We may offer services that allow you to share information with third party social media sites such as Facebook, Twitter, Pinterest, and others. Please note that if you share information with these third party social media sites, different rules may apply to their use and/or sharing of the information you provide them.

How can you limit sharing of your personal information?

You can limit sharing of your personal information for the following purposes:

1. Sharing for our Affiliates to market to you;
2. Sharing for Non-Affiliates to market to you; and
3. Sharing information about your creditworthiness for our Affiliates' everyday business purposes.

If you wish to limit sharing of your personal information for any or all of the three above-described purposes, please contact us:

- By calling (866) 977-3339 – our menu will prompt you through your choice(s); or
- By writing a letter to: iSpeedyLoans.com, 2400 East Devon Avenue, Suite 300, Des Plaines, Illinois 60018.

When does iSpeedyLoans.com begin sharing your personal information?

- If you are a new customer, we can begin sharing your information thirty days after this Privacy Policy is accepted. If you are an existing or former customer, we can continue to share your information as described in this Privacy Policy. Please note that regardless of whether you are a new, existing, or former customer, at any time you can limit our sharing of your information by following the instructions in the preceding paragraph.

How does iSpeedyLoans.com safeguard your personal information?

- We understand the importance of protecting your personal information. We maintain physical, electronic and procedural safeguards that comply with applicable law to protect your personal information.

How can you limit the collection and use of some of your non-personal information?

- You have the ability to control how some of your non-personal information is collected and used online by controlling whether to accept cookies. If you prefer not to accept cookies, you can change your browser settings. If you prefer not to receive personalized ads from third party advertisers, you can opt-out of some network advertising programs by visiting <http://www.networkadvertising.org/choices>

Will this Privacy Policy change?

- Please note that we review our privacy practices from time to time, and that such practices are subject to change. We reserve the right to change this Privacy Policy at any time by posting revised versions of this Privacy Policy on <http://www.iSpeedyLoans.com>.
- Your use of the <http://www.iSpeedyLoans.com> website and any other services provided by iSpeedyLoans.com constitutes your acknowledgement and acceptance of the then-effective Privacy Policy.
- The effective date of this Privacy Policy, as stated below, indicates the last time this Privacy Policy was revised.

Is this Privacy Policy subject to iSpeedyLoans.com's Terms of Use?

- Yes, if you choose to visit <http://www.iSpeedyLoans.com>, your visit and any dispute over privacy is subject to this Privacy Policy and our Terms of Use.

Definitions:

- **Affiliates** – companies related by common ownership or control. They can be financial or nonfinancial companies. Our Affiliates include lenders and retailers.
- **Non-Affiliates** – companies not related by common ownership or control. They can be financial or nonfinancial companies. Non-Affiliates can include (without limitation) companies engaged in direct marketing and selling of consumer products and services.
- **Joint Marketing Agreement** – a formal agreement between nonaffiliated financial companies that together market financial products or services to you.