

# ONLINE PRIVACY POLICY

Bayside Credit ("Bayside") is committed to the protection of your personal information. Please read this policy before providing any personal information to Bayside. We respect the individual rights of our customers and provide this privacy notice to inform you of our privacy and security practices regarding our relationship with you.

## INFORMATION COLLECTION

You can visit our website without sharing personally identifiable information.

We may request personally identifiable information in order to enhance your experience on our website. "Personally identifiable information" or "personal information" refers to any information that identifies or can be used to contact or locate you such as a name, mailing address, phone number, email address, social security number, and account number. Use of certain features on this website requires you to provide us with personally identifiable information. You have the option to not provide personal information by choosing not to use a particular feature. The personally identifiable information provided to this website may be merged with other information already known, such as customer account information.

We may also gather and store certain anonymous information about your visit, including the name of your Internet Service Provider (ISP), the type of browser and operating systems used to access our site, the date and time you access our site, the website that referred you to us, and the pages you visit (click-through). This information does not identify you personally. This information may be collected and used to generate statistics, measure site activity, and improve the usefulness of our sites.

### Use of Cookies

A "cookie" is a small text file or text identifier placed on your computer to assist us in providing customized services. We use cookies to provide you with a convenience feature to save you time and provide a more personalized experience on our site. We may use cookies provided by our third party affiliates. You have the ability to accept or decline cookies.

## INFORMATION USE

The information you share is used to improve the services we provide you and to provide services to you that we request. For example, if you enroll our on-line account payment services, you will be required to provide a certain amount of personal information (e.g. name, account number and other applicable information) which we require to verify you as a customer, as well as information necessary to validate your bank account information with your bank. We may share information about you with third party service providers (such as companies who assist us with account payment services). However, your information is not shared with or sold to any other third party entity or individual for that entity or individuals independent use. We may also share information as permitted or required by law, such as credit reporting agencies, court order, or subpoena.

## EMAIL SENT TO US CONTAINING PERSONAL INFORMATION

Internet users may decide to send email messages containing personally identifying information. If Bayside receives such email, we will only use this information to identify the sender as a customer, and to determine how to respond to the email message.

## SECURITY

Bayside has reasonable security measures in place to protect your personally identifiable information. Perfect security does not exist over the internet.

We maintain physical and electronic safeguards and have policies and procedures that are intend to prevent unauthorized access to consumer information.

## LINKS

Our website may contain links to other sites. However, please be aware that if you access these links you will be leaving our site. As a result, we encourage users to read the privacy policies of those sites as we are not responsible for their content, links or privacy procedures.

## ONLINE PRIVACY POLICY ONLY

This privacy policy applies only to our online activities and is valid for visitors to our website and regarding information shared and /or collected there. This policy does not apply to any information collected offline or via channels other than this website. Please see the Consumer Privacy Notice for information regarding how Bayside may use or disclose information collected offline or through channels other than this website.

## CONSENT

By using our website, you hereby consent to our Online Privacy Policy and agree to its terms. If you require any more information or have any questions about our Online Privacy Policy, please feel free to contact us at 877-254-9409 or [info@bayside-credit.com](mailto:info@bayside-credit.com) .

## POLICY UPDATES

We may change this Online Privacy Policy at any time and from time to time. If we decide to change our Online Privacy Policy, we will post those changes to this privacy policy so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.