

***Disclaimer:** This draft is provided for informational and educational purposes only. It does not constitute formal legal advice. Operating as a lead generator or credit affiliate in the United States requires adherence to precise federal rules (such as the FTC Act, GLBA, and FCRA) and state privacy regulations (like CCPA/CPRA). You should consult a qualified attorney to review and customize this policy before publishing it.*

Privacy Policy

Effective Date: October 3, 2026 | **Last Updated:** October 3, 2026

Welcome to our platform. We operate as a **loan affiliate and lead generation marketplace**, connecting consumers with third-party banks, lenders, and lending networks (collectively, "Lending Partners"). We are not a lender, do not make credit decisions, and do not issue loans.

This Privacy Policy explains how we collect, use, protect, and share your personal information when you visit our website, use our services, or submit a loan request form. By using our platform, you agree to the practices described in this policy.

1. Information We Collect

To connect you with our Lending Partners, we collect several categories of information, which may include:

- **Identifiers & Contact Details:** Your full name, physical address, email address, phone number, and date of birth.
- **Sensitive Personal Information:** Social Security Number (SSN), driver's license number, or other government-issued identification numbers (required by lenders for identity verification and underwriting).
- **Financial & Employment Information:** Your income details, employment history, pay frequency, bank account numbers, routing numbers, and primary banking information.
- **Credit Information:** Self-reported credit score ranges and information we or our Lending Partners obtain from credit reporting bureaus.
- **Device & Technical Data:** IP address, browser type, operating system, geolocation data, and browsing history on our site captured via cookies, pixels, and web beacons.

2. How We Use Your Information

We use the information we collect to:

- **Connect you with Lending Partners** who may be able to fulfill your credit or loan requests.
- Process, validate, and deliver your loan inquiry form to our network.
- Improve our website, customer support, and user experience.
- Prevent fraud, secure our platform, and comply with state and federal legal obligations.
- Send you promotional offers, newsletter updates, or marketing communications regarding financial products, subject to your right to opt out.

3. How We Share Your Information

Because our primary service is connecting you with lenders, sharing your information is core to our business operations. We share your data with:

- **Lending Partners & Financial Networks:** When you submit a request, we transmit your data to non-affiliated lenders and financial brokers to evaluate your eligibility for a loan. **Note:** Once passed to a Lending Partner, your data is subject to *their* individual privacy policy.
- **Service Providers:** Third-party vendors who help us run our website, verify your identity, prevent fraud, or execute marketing campaigns.
- **Legal & Regulatory Authorities:** We will disclose your data if required by law, subpoena, or to protect the safety, rights, and property of our users or the public.

4. Consumer Rights & Marketing Opt-Outs

Federal and state laws give you options to restrict how your information is handled:

Affiliate & Third-Party Marketing Opt-Out

You can limit how we or our partners use your information to market to you. If you prefer that we do not share your information for marketing purposes, you can opt out by contacting us at the email provided below.

FCRA & Credit Inquiries

When we forward your inquiry to Lending Partners, they may pull a soft or hard credit check through consumer reporting agencies (like Equifax, Experian, or TransUnion) to evaluate your eligibility. Hard credit checks can impact your credit score.

State-Specific Disclosures (e.g., California, Vermont)

- **California Residents (CCPA/CPRA):** You have the right to request access to the data we collect, request deletion, correct inaccuracies, and opt out of the "sale" or "sharing" of your personal information.
- **Vermont & North Dakota Residents:** In accordance with your state laws, we will automatically treat your account as if you have opted out of our sharing of your non-public personal information with non-affiliated third parties for marketing purposes.

5. Data Security and Retention

We implement robust electronic, physical, and procedural safeguards—including HTTPS encryption, firewalls, and secure socket layers (SSL)—to shield your sensitive information from unauthorized access.

We retain your personal information for as long as necessary to fulfill our business purposes, comply with legal and audit requirements, and resolve disputes (typically up to **7 years** for financial compliance records).

6. Children's Privacy

Our platform is strictly intended for adults **18 years of age or older**. We do not knowingly collect or solicit any personal information from children under the age of 13.

7. Changes to This Privacy Policy

We reserve the right to modify this Privacy Policy at any time. Any changes will be posted on this page with an updated "Last Updated" date. We encourage you to review this policy periodically.

8. Contact Us

If you have any questions about this Privacy Policy, wish to exercise your data rights, or want to opt out of marketing communications, please contact us at:

- **Email:** support@yourdomain.com
- **Mailing Address:** [Insert Your Business Physical Address]
- **Phone Number:** [Insert Customer Service Phone Number]