

# Privacy Policy

## Privacy Policy

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LocalPaper.com LLC a Delaware corporation doing business as "LocalPaper" brings together prospective investors and borrowers ("Borrowers") seeking capital and or loans ("Loans"). On this website (the "Portal") lenders can post opportunities of Borrowers seeking loans. Whether you are a prospective investor, Borrower seeking a Loan, casual visitor or registered user of the Portal, your use of the Portal is governed by the LocalPaper's Terms of Use, as well as this Privacy Policy and other operating rules, minimum qualifications and cautions posted throughout the Portal or presented to you individually during the course of your use of the Portal (collectively, the "Agreement").

### Notification of Privacy Statement Changes

LocalPaper may update this Privacy Policy to reflect changes to our information practices. If we make any material changes we will notify you by email (sent to the e-mail address specified in your account) or by means of a notice on the Portal prior to the change becoming effective. We encourage you to periodically review this page even if you have not received a notification of material change in order to be aware of the latest information on LocalPaper's privacy practices. If at any time you do not want to be bound by this Privacy Policy or the Agreement you should log out and exit the Portal immediately.

### Collection and Use of Personal Information

LocalPaper collects and stores the following personal information from you about yourself and your company (if applicable) on a voluntary basis:

- Contact Information such as name, email address, and zip code
- Unique Identifiers such as user name, account number, password
- Information about the legal and financial status of your company
- Professional biography
- Social media links for your company
- Information that you provide in your user profile
- Any other information that you voluntarily share with us or others through our website

As is true of most websites, the Portal may automatically gather information about your computer such as your IP address, browser type, referring/exit pages, and operating system. Other pieces of visitor information may be collected on an aggregated or individual basis through the use of third-party website analytics services such as those provided by Google. The privacy and other terms of those third-parties will apply.

If you engage in a transaction with a Borrower seeking a Loan on the Portal, information from third-party data sources may be gathered by LocalPaper, its vendors and the issuers of securities for the purposes of legal compliance, due diligence and to complete the transaction.

### Information Sharing

LocalPaper will share your personal information with third parties in the ways that are described in this Privacy Policy and elsewhere on the LocalPaper.com website.

- We may provide your information to our partners and affiliates for marketing purposes.
- We may provide your account information to companies that provide services to help us with our business activities such as broker-dealer oversight, Accredited Investor Verification, Anti-Money Laundering and Know Your Customer reviews, payment processing, and offering customer service. These companies are authorized to use your personal information only as necessary to provide these services to us.

In the course of operating the Portal, LocalPaper and its affiliates and partners may also disclose your personal information:

- As required by law such as to comply with a subpoena, administrative order or similar legal process

- When we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, respond to a government request or pursuant to a demand under the Digital Millennium Copyright Act and other intellectual property laws
- Related to due diligence for a fundraising event
- If LocalPaper is involved in an merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our website of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information
- To any other third party with your prior consent to do so

Any information that you post to public areas of the Portal will, of course, be accessible to the public and due to the nature and technology of the Internet will continue to be available even after you delete the information from public posting.

### **Cookies and Other Tracking Technologies**

The Portal may use cookies, for example, to keep track of your preferences and profile information. Cookies are also used to collect general usage and volume statistical information that does not include personal information.

The Portal uses third-parties to place cookies on your computer to collect non-personally identifiable information to compile aggregated statistics for us about visitors to the Portal, including without limitation Google web services.

### **Links to Other Web Sites**

The Portal includes links to other websites whose privacy practices may differ from those of LocalPaper. If you submit personal information to any of those sites, your information is governed by their privacy statements. We encourage you to carefully read the privacy statement and terms of use of any website you visit.

### **Security**

The security of your personal information is important to LocalPaper. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, therefore, we cannot guarantee its absolute security.

If you have any questions about security on our Web site, you can contact us at the information provided at the end of this Privacy Policy or elsewhere on the Portal.

### **Additional Policy Information**

Our website offers publicly accessible comment pages and forums. You should be aware that any information you provide in these areas may be viewed, read, collected, and used by others.

### **Updating/Accessing/Amending/Correcting Personally Identifiable Information**

If your personally identifiable information changes, or if you no longer desire our service, you may correct, update, amend, delete/remove or deactivate it by emailing our Customer Support department at the information provided at the end of this Privacy Policy or elsewhere on the Portal.

### **Children Prohibited from Using Portal**

LocalPaper does not seek to collect any information from children under the age of 13 and requests that such individuals do not use this site. If any child provides us with personally identifiable information, a parent or guardian may notify us and such information will be deleted from our records.

**Data Retention**

LocalPaper and its partners will retain your information for as long as your account is active, as needed to provide you services and longer as required by applicable law. If you wish to cancel your account or request that we no longer use your information to provide you services contact us at the information provided at the end of this Privacy Policy or elsewhere on the Portal. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

**Contact Information**

If you have any questions or comments related to the Privacy Policy of LocalPaper.com please contact us at or 800.237.2170