

# FinDec Co. Privacy Policy

**Effective Date:** 12/10/2024

FinDec Co. values your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website [findec.com](http://findec.com) use our services, or interact with us in other ways. This policy complies with the California Consumer Privacy Act (CCPA), the California Privacy Rights Act (CPRA), and other applicable laws.

## 1. Information We Collect

We may collect the following categories of personal information

Category	Examples
Personal Information and Identifiers	Full name, date of birth, social security number, drivers license number, email address, postal address, phone number, IP address, financial information (e.g. account number and balance, and medical and health insurance information Protected classification characteristics such as age, gender, and marital status.
Commercial Information	Records of products or services purchased, obtained, or considered. Information about your transactions with us or others
Internet or Network Activity	Browsing history, search history, interactions with our website, ads, or services.
Geolocation Data	Geolocation data, such as device location
Employment Information	Professional or employment-related information such as job title, employer, payroll and benefit information or similar details.
Sensory Information	Audio, electronic, visual, or similar information (e.g., recordings of customer service calls).
Inferences Drawn	Preferences, characteristics, or behaviors inferred from collected data.

We do not knowingly collect data from individuals under the age of 16 without parental or guardian consent.

## 2. Sources of Information

We collect personal information from the following sources:

- Directly from you (e.g., through forms, transactions, or communications).
- Automatically when you interact with our website or services (e.g., via cookies or analytics tools).
- From third-party partners (e.g., service providers, social media platforms).

## 3. Use of Personal Information

We may use the personal information we collect for the following business or commercial purposes:

- To provide and improve our services.
- To process transactions and fulfill orders.
- For marketing, promotional, and communication purposes.
- To detect security incidents, protect against fraud, and ensure compliance with laws.
- For internal research and analytics.

#### **4. Sharing of Personal Information**

We disclose personal information to the following categories of third parties for business purposes:

- **Service Providers:** Companies that assist us in providing services (e.g., payment processors, hosting providers, marketing agencies).
- **Legal Authorities:** When required to comply with legal obligations.
- **Business Transfers:** In the event of a merger, acquisition, or sale of assets.

#### **Sale or Sharing of Personal Information**

We do not sell personal information as defined by the CCPA/CPRA. If we engage in sharing for cross-context behavioral advertising, we will provide notice and the opportunity to opt-out.

#### **5. California Residents' Rights**

California residents have the following rights:

##### **A. Right to Know and Access**

You may request the following information regarding the personal information we have collected about you in the past 12 months:

- The categories of personal information collected.
- The categories of sources of the information.
- The business or commercial purpose for collecting or sharing the information.
- The categories of third parties with whom we share the information.
- The specific pieces of personal information collected about you.

##### **B. Right to Delete**

You may request that we delete the personal information we have collected about you, subject to certain exceptions.

##### **C. Right to Correct**

You may request correction of inaccurate personal information we maintain about you.

#### **D. Right to Opt-Out of Sale or Sharing**

You have the right to opt-out of the sale or sharing of your personal information for cross-context behavioral advertising.

#### **E. Right to Limit Use of Sensitive Personal Information**

If applicable, you may limit the use or disclosure of sensitive personal information to what is necessary for business purposes.

#### **F. Right to Non-Discrimination**

You will not be discriminated against for exercising your privacy rights.

### **6. How to Exercise Your Rights**

To exercise your rights, please submit a verifiable request by contacting us:

- **Email:** [compliance@findec.com](mailto:compliance@findec.com)
- **Phone:** 209-951-8956
- **Opt-Out Preference Signal:** If supported by your browser, you can send the Global Privacy Control (GPC) signal to opt-out of the sale or sharing of personal information.

We will verify your identity before processing requests and respond within 45 days, or as required by law.

### **7. Data Retention**

We retain personal information only as long as necessary for business or legal purposes. Retention periods may vary depending on the category of data.

### **8. Cookies and Tracking Technologies**

We use cookies and similar technologies for functionality, analytics, and advertising. You can manage your preferences through your browser or use opt-out tools, including the GPC signal for California residents.

### **9. Security of Your Information**

We implement reasonable administrative, technical, and physical safeguards to protect your personal information. However, no method of transmission or storage is completely secure.

### **10. Changes to This Privacy Policy**

We may update this Privacy Policy periodically. Changes will be posted on this page with an updated "Last Updated" date.

## **11. Contact Us**

If you have questions or concerns about this Privacy Policy, please contact us:

- **Email:** [Compliance@findec.com](mailto:Compliance@findec.com)
  - **Phone:** 209-951-8956
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