

CHECKALT PRIVACY POLICY

Revised as of February 2, 2026

CheckAlt, LLC (“Company”, “we”, “us” or “our”) is committed to respecting your privacy. This Privacy Policy (“Policy”) applies to your interaction and communication with Company, including, without limitation, in person, by phone, through mail or email or through any online or mobile site, browser extension, application or social media account that Company owns and controls (collectively, “Sites”).

This Policy applies only to the Sites and does not extend to other websites, including websites owned and controlled by our partners or third-party websites for which we have provided links, or to any social media platforms, which are governed by their own terms of use and privacy policies.

Separate agreements may govern other or additional aspects of delivery, access and use of the Sites and/or certain services, resources, or information provided on or through the Sites. All such agreements between you and the Company are hereby incorporated into this Policy by reference.

As used herein, “Share”, “Shared”, and “Sharing” shall have the meanings ascribed to such terms under the California Consumer Privacy Act, as such law may be amended over time.

By accessing or using our Sites or otherwise disclosing information to Company via the Sites, you provide your specific, unambiguous, freely-given, and informed consent to our collection, use, and Sharing of your information in accordance with this Policy.

If you have questions about our Policy, our use of your information, or if you would like to change how we communicate with you, please contact us at inquiry@checkalt.com.

WHAT INFORMATION DOES COMPANY COLLECT?

Information You Provide Directly to Us

We collect personal information you provide directly to us, for example, when you fill out a form on our Sites. The types of information we may collect may include, but are not limited to:

- **Account Information.** We may collect and store information about your user account and your use of the Sites through your account, including, for example, the email linked to your account and your account username and password.
- **Your Requests.** We may collect personal information from you when you fill out a form for a specific request or otherwise choose to provide information through a “contact us” feature, including, for example, your name, address, email, and phone number.
- **Transaction Information.** If you choose to order products or services from us you may have to provide us with certain information, including personal information such as your name, mailing and/or e-mail address, and credit or debit card information.
- **Content You Submit.** We collect the content you submit to the Sites. This includes all comments, feedback or materials submitted by you to us, including, for example, feedback, testimonials, images, reviews, questions, comments, suggestions or ideas

(“Feedback”). You acknowledge and agree that Company will be free to use, display, perform, distribute, copy, adapt, and promote, without compensation to you, the Feedback for any purpose whatsoever.

- **Other Information You Provide to Us.** We collect information that you directly provide to us through any other means. This includes any submissions of information by you through the Sites. This may include information that we are required under applicable law, such as the USA PATRIOT ACT, to acquire from you. This may also include information subject to the Washington My Health My Data Act, the Nevada Health Data Privacy Act, and other applicable state consumer health privacy laws. Examples of such data includes, but is not necessarily limited to: (1) information that could identify your attempt to seek health care services or information, including services that allow you to assess, measure, improve, or learn about your or another person’s health; (2) your health condition and treatment you may receive that you submit to us or authorize/instruct a third party to submit to us for services; (3) the name of merchants of health care services or products you interact with; (4) billing and payment information from or for a health care provider or merchant of health care services or products; (5) billing and payment information for health care products, including without limitation, medications and supplies; (6) medical information submitted or shared with a third party related to the payment of a medical bill for, including without limitation, treatment, diagnosis, or products purchased; and/or (7) location information that could indicate your attempt to acquire or receive health services or products.

Information We Collect Automatically

When you access or use the Sites, the types of information we may automatically collect about you may include:

- **Usage Information.** We may collect information about your usage of, and interaction with the Sites. For example, we may collect and store statistics and other information about the online activities of our users on an aggregated (collective) basis, including tracking the number of people who view each page to learn which features are the most popular.
- **Log Information.** When you access or use the Sites, our servers may automatically record certain log file information, such as your Internet Protocol (IP) address, device operating system, browser type and language, referring URLs, access times, pages viewed, links clicked and other information about your activities on the Sites.
- **Information Collected by Tracking Technologies.** We and our service providers may use various tracking technologies, including cookies, to collect information about you when you interact with our Sites, including information about your browsing. Cookies are small data files stored on your hard drive or in device memory that help us improve the Sites and your experience, see which areas and features of the Sites are popular and count visits. Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove or reject browser cookies. Please note that if you choose to remove or reject cookies, this could affect the availability and functionality of the Sites.
- **Device Information.** We may collect information about the devices used to access the Sites. Such information includes the IP addresses of computers and mobile devices and information about your computers and mobile devices; other device features, including the

type of browser, the type of operating system you use, your domain name, access time, referring website addresses, and page views.

Information We Collect from Third Parties

We may receive information that third parties provide to us, which may include information about you. This Policy does not apply to information collected through or by any third party. If you have any questions about such third parties' privacy practices, you should review their privacy policies.

HOW DO WE USE COLLECTED INFORMATION?

We may use your information for various purposes related to our operations and your use of the Sites. For example, we may use your information to:

- Better understand your needs and provide you with the services you have requested.
- Improve our products.
- Send you promotional materials.
- Contact you to participate in market research.
- Customize our Sites according to your behavior and preferences.
- Provide, maintain and improve our Sites and provide you with relevant information and content, including subscriptions to our email list and newsletters.
- Send you technical notices, updates, security alerts and support, and administrative messages.
- Respond to your comments, questions and requests, and provide customer service.
- Monitor and analyze trends, usage, and activities in connection with our Sites.
- Detect, investigate, and prevent fraudulent transactions and other illegal activities and protect the rights and property of Company and others.
- Maintain appropriate records for internal administrative purposes.
- Comply with legal and regulatory requirements, required disclosures, and choices and controls that may be available.
- Perform targeted marketing and/or cross-context behavioral advertising.
- Carry out our obligations and enforce our rights arising from any contracts entered into between you and us.
- Personalize online content and user experiences.
- Perform operational functions in connection with our business, including data analysis, audits, developing and improving products and services, enhancing the Sites and identifying usage trends.
- Conduct internal audits and workplace investigations.
- Train our staff.
- Investigate and enforce compliance with and potential breaches of Company policies and procedures.
- Engage in corporate transactions, such as for evaluating potential mergers and acquisitions of Company.
- Perform workforce analytics, data analytics, and benchmarking.
- Carry out debt-recovery functions.
- Fulfill any purpose that, under the circumstances, would be reasonably expected by you to be employed.
- For any purpose with your consent or at your direction.
- Carry out any other purpose described to you at the time the information was collected.

Aggregated and de-identified information cannot reasonably be used to identify you and, therefore, no longer constitutes personal information. Such de-identified and/or aggregated information that does not identify individuals is not subject to this Policy. Publicly available information may not, in some cases, constitute personal information, and is thus not subject to this Policy in such circumstances.

The Company may use Artificial intelligence (AI) technologies to collect information. Information collected through such tools may be used to process, analyze, and interpret data related to user interactions, preferences, and behavior to improve service delivery, personalization, and overall user experience. Our systems may support data aggregation, trend analysis, predictive modeling, and automated outreach, enabling us to provide more relevant services and communications. We utilize tools, including AI chatbots, to provide our users with an overall better user experience.

WHO DO WE SHARE INFORMATION WITH?

We may share information about you as follows or as otherwise described in this Policy:

- With partners, vendors, consultants, service providers, contractors, or our related entities who need access to such information to carry out work or perform services on our behalf.
- With strategic partners who provide additional features on the Sites. These strategic relationships may include business partners, sponsors and co-branded Site features. The use of your information by these third parties is subject to their own privacy practices and you should check their website for information regarding their privacy policies.
- As may be permitted or required by law (including, but not limited to, court order or subpoena), or to prevent or investigate suspected fraud, violations of any agreement we have with you, or activity that appears to us to be illegal or may expose us to legal liability.
- For targeted marketing and/or cross-context behavioral advertising.
- In response to a request for information, if we believe disclosure is in accordance with or required by, any applicable law, court order, rule, regulation or legal process.
- In connection with, or during negotiations of, any merger, acquisition, sale of assets of any business, and any other change of control transaction or business financing where Company is a party to such transaction.
- In connection with enforcement of any agreement we may have with you.
- Between and among Company and any current or future parent, subsidiary, and/or affiliated company.
- With your consent or at your direction.
- To fulfill the purpose for which you provided such information.
- For any other purpose disclosed by us when you provide the information.
- As otherwise would, under the circumstances, be reasonably expected by a consumer.

We also may share aggregated or de-identified information, which cannot reasonably be used to identify you and is not subject to this Policy.

THIRD-PARTY LINKS

In an attempt to provide you with increased value, we may include third-party links on our Sites. If you click on a third-party link, you will be directed to that third-party's website. We have no control over these linked sites. Each third-party site has its own separate and independent privacy policies and practices, including in connection with their use or disclosure of information you disclose to them. Company is not responsible or liable for the content of any third-party site. We encourage

you to check the privacy policies of third-party sites before providing your information to them. The fact that we may link to a third-party site or present a banner ad or other type of advertisement from a third party is not an endorsement, authorization, or representation of any affiliation by us with that third-party, nor is it an endorsement of their privacy or information security policies or practices.

THIRD-PARTY ANALYTICS SERVICES

We may work with certain third parties to collect, analyze, and use some of the information described above. For example, we may allow third parties to set cookies or use web beacons on the Sites or in email communications from us. The information collected by third parties using these technologies may be used to engage in analysis and reporting. These third parties may set and access cookies on your computer or other device and may collect information about your online activities across different websites or services over time, including on websites and mobile applications that are not owned or operated by Company. Company is not responsible or liable for information collected by such third parties, and Company is not responsible for the privacy policies and/or practices of these third-party services.

CHILDREN UNDER THE AGE OF 13

Our Sites are not intended for children under 13 years of age, and you represent that you are over the age of majority in your jurisdiction of residence. No one under 13 years of age may provide any personal information to or on the Sites. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on our Sites or on or through any of their features or provide any information about yourself to us, including your name, address, telephone number, or e-mail address.

SECURITY

We use reasonable security measures designed to safeguard the personal information under our control from unauthorized access, use, and disclosure. Despite these measures, the confidentiality of any communication or material transmitted to or from us via the Sites by Internet or email cannot be guaranteed. Where we have given you (or where you have chosen) a password for access to certain parts of our Sites, you are responsible for keeping this password and all other credentials confidential. We ask you not to share your credentials with anyone. Company encourages you to learn as much as you can about your privacy on the Internet.

NOTICE TO INTERNATIONAL USERS

The Sites are hosted in the United States and are subject to U.S. law. If you are accessing the Sites from outside the United States, please be advised that U.S. law may not offer the same privacy protections as the laws of your jurisdiction. By accessing and using the Sites, you agree that you are providing freely-given, specific, informed, and unambiguous consent to the transfer to and processing of your personal information in the U.S.

CONSUMER PRIVACY RIGHTS

The law of your jurisdiction may provide you with certain rights regarding our use of your personal information. Subject to any exceptions and/or exemptions under applicable law (including, without limitation, exceptions or exemptions applicable to data governed by The Gramm-Leach-Bliley Act or the Health Insurance Portability and Accountability Act), you may, for example, have the following rights with respect to your personal information collected by us:

- **The right to know and access.** You may have the right to request that we provide you with (i) a copy of the personal information that we have collected or maintained about you during any specific period of time; (ii) the categories of personal information that we have collected or maintained about you during any specific period of time; (iii) the categories of purposes for which such personal information was disclosed during any specific period of time; (iv) the categories of sources of such personal information that was collected during any specific period of time; and (v) the categories of third parties that such personal information may have been shared with during any specific period of time. All information provided to you under this right to know and access will be provided in a portable, easily understandable, and to the extent technically feasible, in a structured, commonly used, machine-readable, and readily usable format that will allow you to transmit the relevant information to another entity without hindrance or impediment.
- **The right to deletion.** You may have the right to request that we delete the personal information that we or our vendors collected about you. There may be circumstances under which we will be unable to delete your personal information, such as if we need to comply with our legal obligations, complete a transaction for which your personal information was collected, or if such deletion would be impossible or require a disproportionate effort. If we are unable to comply with your request for deletion, we will let you know the reason why.
- **The right to correct inaccurate personal information.** You may have the right to request that any of your inaccurate personal information that is maintained by us to be corrected, taking into account the nature of the personal information and the purposes of the processing of the personal information.
- **The right to portability.** You may have the right to request that we transmit your personal information to another entity in a portable, easily understandable, and to the extent technically feasible, in a structured, commonly used, machine-readable, and readily usable format.
- **The right to opt out of Sharing of your personal information.** You may have the right to opt-out of our Sharing of your personal information.
- **The right to appeal.** If you submit a request to exercise one of the above rights and we deny such request, you may have the right to appeal our decision.
- **The right to withdraw your consent.** You may have the right to withdraw your consent to our processing of your information.
- **The right to file a complaint.** You may have the right to file a complaint with a relevant supervisory authority or your state's Attorney General. You may contact us, the relevant supervisory authority, or your state's Attorney General for more information.

We will not discriminate against you for exercising any of the foregoing rights.

Please note that the scope of these rights and their applicability vary by jurisdiction. There may also be exceptions where we may not have an obligation to fulfill your request.

EXCERCISING CONSUMER RIGHTS

To exercise any of the foregoing rights, contact us at inquiry@checkalt.com or 877-554-5266. In connection with submitting a request, you must provide the following information, as applicable: name, email address, phone number, state of residence, and you must state what type of request you are making.

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to his or her personal information. In general, we have the right to require you to

provide written permission granting authority to your representative and for your agent to verify its identity directly with us, and we may deny a request from your representative who does not submit proof of authorization as we request. We cannot respond to a request or provide personal information if we cannot verify the identity or authority to make the request.

We will endeavor to confirm receipt of a request within a reasonable time period following submission and provide information about how we will process the request. We will endeavor to respond to a verifiable consumer request within a reasonable period following its receipt. If we require more time, we will provide notice in writing explaining the reason for the extended time period.

Making a verifiable consumer request does not require you to create an account with us. We may deliver our written response by mail or electronically, at your option.

If we deny a request, we will provide a response explaining the reasons we cannot comply with a request, if applicable. We may deny your request to exercise a right listed herein if, for example, (1) we have a good-faith, reasonable, and documented belief that such request is fraudulent or abusive; (2) we cannot verify the identity or authority to make the request; (3) we reasonably determine that, as applicable, the contested personal information being requested to be corrected is more likely to be accurate based on the totality of the circumstances involved; (4) we reasonably determine that compliance with the request would be impossible or involve a disproportionate effort; (5) we are otherwise not obligated to fulfill your request.

DISCLOSURE OF PERSONAL INFORMATION

We may collect and may have collected and (1) may disclose and may have disclosed the following categories of personal information from a consumer for a business purpose in the preceding 12 months, and/or (2) may Share and may have Shared the following categories of personal information from a consumer in the preceding 12 months:

- Various identifiers, including, name, address, online identifier, Internet Protocol (IP) address, email address, account name, or other similar identifiers.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)), including, telephone number or financial information.
- Commercial information, including, records of products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Biometric information, including, behavioral characteristics, or activity patterns used to extract a template or other identifier or identifying information.
- Internet or other similar network activity, including, browsing history, search history, information on a consumer's interaction with a website, application, or advertisement, including internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, the files viewed on our Site (e.g., HTML pages, graphics, etc.), operating system, date/time stamp, and/or clickstream data in order to analyze trends in the aggregate and administer our Site.
- Geolocation data, including, physical location or movements.
- Sensory data, including, audio, electronic, visual, or similar information.
- Professional or employment-related information, including, current or past job history or performance evaluations.
- Educational information, including, transcript, student records, grades and performance, activities, school name or school ID.

- Inferences drawn from other personal information, including, profile reflecting a person's preferences, characteristics, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
- Protected classification characteristics, including, race, color, national origin, marital status, sex, veteran or military status.
- Personal records, such as, power of attorney, family history or power of attorney.
- Information received from a government entity or other third party.
- Sensitive personal information, including: (a) a consumer's Social Security or other state identification number; (b) a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; (c) consumer's geolocation; (d) consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership; (e) the contents of a consumer's mail, email, or text messages, unless the business is the intended recipient of the communication; and (f) consumer's genetic data.

We may collect and use the above categories of personal information in accordance with the terms of this Policy.

In the prior 12 months, we may have disclosed the categories of personal information set forth above for one or more of the purposes set forth in this Policy, including disclosure to a service provider or other third party of ours for a business purpose.

RETENTION OF YOUR INFORMATION

We will retain your personal information, including sensitive personal information, for no longer than is reasonably necessary for the purpose(s) for which it was collected. In certain cases, personal information may be kept for an extended period of time in order to comply with a legal obligation, for the establishment, exercise or defense of a legal claim, or as otherwise permitted or required under applicable law.

DISCLOSURES

We do not use your sensitive personal information for the purpose of inferring characteristics about you.

We do not perform processing of your information which constitutes automated decision making or profiling in furtherance of decisions that produce legal effects or similarly significant effects concerning you.

YOUR CHOICES

Cookies. Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove or reject browser cookies. Please note that if you choose to remove or reject cookies, this could affect the availability and functionality of the Sites.

Direct Mail Marketing. To request to opt out of receiving unsolicited commercial direct mail please contact inquiry@checkalt.com.

Email Marketing. You can choose to opt out of receiving promotional emails from us at any time. Emails will include an unsubscribe link that will remove you from future emails. You may also submit a request to inquiry@checkalt.com.

Global Privacy Control (“GPC”). Some browsers and browser extensions support the Global Privacy Control (“GPC”) that can send a signal to process your request to opt out from certain types of data processing, including data “sales” as defined under certain laws. When we detect such a signal, we will make reasonable efforts to respect your choices indicated by a GPC setting to the extent required by applicable law.

DO-NOT-TRACK SIGNALS

Our Sites do not respond to DO NOT Track signals.

“SHINE THE LIGHT” LAW

California’s “Shine the Light” law, Civil Code section 1798.83, requires certain businesses to respond to requests from California consumers asking about the business’ practices related to disclosing personal information to third parties for the third parties’ direct marketing purposes. To make such a request, please send an email to inquiry@checkalt.com.

NEVADA RESIDENT PRIVACY RIGHTS

Nevada residents may have certain rights to opt-out of sales of their personal information under Nevada Revised Statutes Chapter 603A. If you have questions with respect to this right, please contact inquiry@checkalt.com.

CHANGES TO THIS POLICY

We will change, amend and update this Policy from time to time to reflect changes in our privacy practices. In the event of any change to our policies, we will post a revised policy on our Sites with a revised date or otherwise make such revised Policy available to you. We reserve the right to change, amend and update this Policy at any time in our sole and absolute discretion, and such changes will be effective upon posting of the revised policy or otherwise making such revised policy available to you. You should check this Policy on a regular basis to ensure you have reviewed and are familiar with the most current policy.

CONTACT US

Contact us for any questions or concerns you may have regarding this Policy and our information and data collection and use practices at inquiry@checkalt.com.

ACCESSIBILITY

We are committed to facilitating the accessibility of our Sites for all people with disabilities. To access this Policy in an alternative format, please contact us at inquiry@checkalt.com.

You can download this privacy policy document by [clicking here](#).