

Privacy Policy

Last Updated: January 28, 2025

CheckAlt, LLC (“CheckAlt”, “we”, “us”, “our”) is committed to respecting your privacy and maintaining industry standard levels of security that comply with applicable federal and state laws to help protect the personal information that we collect. For purposes of this Privacy Policy, the terms “CheckAlt”, “we”, “us” and “our” include Klik Technologies, Corp, and CheckAlt Eras Inc. When we say Personal Information, we mean information that identifies, relates to, or could reasonably be linked to you.

This Privacy Policy applies to your interaction and communication with CheckAlt, including, without limitation, in person, by phone, through mail or email, or through any online or mobile site, application, or social media account that CheckAlt owns and controls (collectively, “Sites”), unless a separate privacy notice is posted or made available to you and supplements this Privacy Policy.

This Privacy 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.

By accessing or using our Sites or otherwise disclosing information to us, you agree that you are providing freely given, specific, informed and unambiguous consent to our collection, use, and sharing of your information in accordance with this Privacy Policy. By providing Personal Information belonging to another person, you expressly represent and warrant that you have the authority and right to do so, and that you obtained all appropriate and required consents.

This Privacy Policy includes details about:

- [Personal Information we collect and the sources from which we collect it](#)
- [How we use Personal information we collect](#)
- [How and when we may disclose Personal Information](#)
- [Your choices and rights regarding privacy and access to Personal Information about you](#)
- [How to submit a request to CheckAlt to exercise your privacy rights](#)

Additional Information for California Consumers: This supplements the Privacy Policy for California consumers and is available [here](#).

What This Privacy Statement Doesn't Cover:

Third-party services: When using our products and services, you may be able to access third-party services, applications, and websites not offered or controlled by us. We recommend that you

review the privacy policies and disclosures of these third-party services before using them or providing Personal Information to them. Unless otherwise expressly stated by us, this Privacy Policy does not apply to your use of these third-party services or any Personal Information third-party services may collect, use, or disclose.

PERSONAL INFORMATION WE COLLECT AND THE SOURCES FROM WHICH WE COLLECT IT

You do not have to provide any information to browse the publicly available pages of the Site; however, to obtain or use products or services that are or may be provided through the Site or that we may otherwise offer online or offline (collectively, the “Services”) you may be required to register and/or provide Personal Information.

We collect the below categories of information directly and indirectly from individuals and the parties with which we do business in a variety of ways, including in person, by phone, through mail or email, and through our Sites or other electronic means. These may include parties that interact with us directly (our customers or individuals that apply for our products, process payments, respond to our surveys, request information about our products or services, or otherwise voluntarily provide us with their information, submit or authorize the submission by third-parties to submit information through the Sites or the Services), parties to which we provide goods or services, parties that provide goods or services to us and other parties with whom we offer or provide products and services.

We may combine information that we receive from various sources, including third-party sources, with information you provide and use or disclose it for the purposes identified in this Privacy Policy.

We may collect and store the following types of information:

- Identifiers, such as name, address, email address, phone number, date of birth, social security number, taxpayer ID, driver’s license, customer number, passport, telephone number, government ID, or IP address.
- Protected classification characteristics, such as race, color, national origin, marital status, sex, veteran, or military status.
- Geolocation data, such as physical location or movements.
- Biometric information, such as face prints, retinal scans, voice recordings, fingerprints, or keystroke patterns or rhythms.
- Commercial information, such as organizational information, records of personal property, or purchasing history.
- Internet or other similar network activity, such as browser information, search history, device type, or service provider information
- Professional or employment-related information, such as income, or current or past job history.
- Educational information, such as transcript, student records, grades and performance,

activities, school name, or school ID.

- Health information, such as medical history, insurance information, benefit plan information, claims history, or payment history.
- Inferences drawn from other information, such as person's preferences, trends, or behaviors.
- Personal records, such as family history or power of attorney.
- Information that you provide by filling in forms or providing other contributions on our Sites, via our Services, through mail, email or over the phone.
- Information received from a government entity or other third party.
- Records and copies of your correspondence (including email addresses) if you contact us.
- Responses to surveys.
- Details of transactions you carry out through our Sites, including, financial information, account information, credit information, or transactional information.
- Account information when you register for an account on our Sites or for Services.
- Any other information that you provide to us.

Further, we and our service providers may use various tracking technologies, including cookies, beacons and pixel tags, to collect information about you when you interact with our Sites, including information about your browsing and viewing behavior. 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, effectiveness of our email campaigns by identifying the individuals who open or act upon an email message, when an email message is opened, how many times an email message is forwarded or other reporting metrics. In addition, when you access or use the Sites, our servers automatically record certain log file information, such as your internet protocol address, the type of software, device, operating system, browser type and language, referring URLs, access times, pages viewed, links clicked and other information about your activities on the Sites.

We may use and disclose the information collected by these tracking technologies, in some cases together with other information that we collect online and offline about you, for the purposes described in this Privacy Statement, including to help us reach you on third-party advertising networks. The third-party advertising networks and other businesses who operate some of these tracking technologies may also compile information about you that is used to personalize ads delivered to you on third-party websites.

Certain information set forth above may be categorized as "Personal Information" to the extent it identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device. Such Personal Information may receive additional protections under applicable state or federal law (see below). Personal information specifically does not include information that is publicly available information from government records, or information that is de-identified or aggregated information. If you believe we received your Personal Information from a source without authority to share your Personal Information with us, please contact us so that we can resolve your complaint.

Children's Online Privacy Protection Act:

We recognize that protecting children's identities and privacy is important. We do not knowingly market to or solicit information from children under thirteen (13) without the affirmative consent required under applicable law. If you are under thirteen (13), do not use or provide any information on our Sites or on or through any of its features or provide any information about yourself to us, including your name, address, telephone number, email address or any username you may use. The Site is only intended for people 18 years of age or older. If you are under the age of 18, you must ask a parent or legal guardian for permission prior to submitting any information to this Site. If you know that a child 13 years of age or younger has submitted Personal Information to us or believe that we have collected Personal Information from children under thirteen (13), please contact us by writing to us at the address below. Parents and guardians can also contact us by mail or email but before any information is disclosed, the parent will be required to provide verification of his/her identity and authority related to any request. We will only send the information to the parent mail or email address in the registration file.

USA PATRIOT Act:

To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires financial institutions to obtain, verify and record information that identifies each person (including business entities) who open an account.

What this means to you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Global Privacy Control:

Our websites respond to the Global Privacy Control (GPC) signal when we detect that it is enabled on the web browser used to access our websites. We respond to your web browser's GPC setting each time you visit our websites. When we detect the GPC signal, we honor this as your request to opt out of "sales" and certain types of targeted advertising at the web browser-level by turning off data collection by some website cookies and tracking technologies. We will not honor a prior web browser setting if you disable GPC in the web browser used to access our websites between visits to our websites, or if you later visit our websites from different devices or browsers that do not send the GPC signal. More information on how to use the GPC signal, including supported browsers, is available at <https://globalprivacycontrol.org/>. At this time, we do not honor "Do Not Track" signals if enabled in a web browser.

Do-Not-Track signals are certain consumer browser settings that request that a web application disable its tracking of an individual user. While all our Sites may not currently

recognize Do-Not-Track signals, declining to accept cookies will ensure that online activities on our Sites are not tracked, however, this may impact or disable some of our Sites' functionality and/or your user experience. While cookies are not required to browse our Sites, they may be required for access to accounts. Visit the "Cookie Options" link at the bottom of this page to opt out of certain advertising and web analytic cookies.

How we safeguard Personal Information:

We maintain reasonable technical, administrative, and physical security and confidentiality measures designed to help protect information from unauthorized access or use. We also require (other than in certain emergency situations) third-party service providers acting on our behalf or with whom we disclose Personal Information to provide similar security and confidentiality measures.

How long we keep Personal Information:

We may keep the Personal Information we collect for as long as necessary for the purposes described in this Privacy Statement. Where required, we will de-identify or dispose of the Personal Information we collect when we no longer need it for the uses described in this Privacy Statement.

Notice to International Users:

Personal Information voluntarily submitted to CheckAlt online, via electronic communication, or otherwise, may be maintained or accessed in servers or files in the United States of America, which the European Union has not deemed to provide "adequate" privacy protection. If you do not consent to having your information processed and stored in the United States of America, please do not provide it to CheckAlt. By accessing and using the Sites or products and Services, you consent to the transfer to, processing and storage of your Personal Information in the U.S.

HOW WE USE INFORMATION WE COLLECT

We use information we collect:

- To detect, investigate, or prevent activity that may be illegal, violate our policies, cause harm to our operations, or compromise our security.
- To optimize, improve, or enhance our products, Services, and operations.
- To respond to your inquiries or fulfill your requests, including to provide individuals with, or evaluate their eligibility for, products and Services that they have requested from us.
- To communicate with individuals about their accounts or transactions that they have made with us.
- To provide important information regarding our products or Services, including changes to our policies or other terms, conditions, or agreements and our Sites.

- To allow participation in surveys, sweepstakes, contests, and other promotions.
- To comply with legal and regulatory requirements, required disclosures, and choices or controls that may be available.
- To send offers and promotions for our products and Services or for other products and services that may be of interest.
- To personalize online or mobile content and user experiences.
- To verify the identity or location of an individual for security, fraud prevention, and other risk control purposes.
- To provide advertising based on activity on our Sites.
- To perform operational functions in connection with our business, including data analysis, audits, developing and improving products and Services, enhancing the Sites, identifying usage trends, and determining the effectiveness of promotional campaigns.
- In connection with your employment (to the extent applicable to you).
- To maintain appropriate records for internal administrative purposes. For any other purpose disclosed by us to you at the time you provide us information.
- For processing payments for our customers or related to the Services we provide.
- For any other purpose with your consent.

We may disclose each of the categories of information we collect for any of the purposes set forth above.

HOW AND WHEN WE MAY DISCLOSE PERSONAL INFORMATION

Generally, our disclosure of Personal Information is subject to additional rights available under applicable federal or state law.

We may disclose each of the categories of information that we collect:

- To our subsidiaries and affiliates.
- To contractors, service providers and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of any or all of CheckAlt's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which information held by CheckAlt about our Site users is among the assets transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- For processing payments for our customers or related to the Services we provide you.
- With your consent.
- To comply with any court order, law, or legal process, such as, responding to any government or regulatory request.
- To enforce or apply our terms of use with respect to our Site and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of CheckAlt, our customers or others. This includes exchanging information with

other companies and organizations for the purposes of fraud protection, enhancement of Site security, and managing institutional risk.

We may disclose aggregated information about you, and information that does not identify any individual, without restriction. We may disclose each of the categories of information we collect for any of the purposes set forth above.

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 CheckAlt. 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 CheckAlt. Personal Information that we provide to third parties is subject to restrictions on use contained in written contracts or agreements or industry practice.

In addition, we may use advertising service providers to place advertisements for our accounts and services on websites not affiliated with us, and to help us determine which of our advertisements are most likely to be of interest to you using non-personal information. Advertisements placed by these service providers may use tracking technologies that allow monitoring of your responsiveness to such advertisements. We restrict access and collection of information by advertising service providers for purposes other than assisting us with our advertising efforts.

While most web browsers are automatically set to accept cookies, web browser preferences can be modified to disable cookies. Disabling or declining cookies, however, will likely impact or disable some of our Sites' functionality and/or your user experience. While cookies are not required to browse our Site, they may be required for access to accounts. For more information about how to manage your cookie preferences, use the 'help' menu of your web browser or explore the customer support sections of your web browser. You may also opt out of certain advertising and web analytic cookies used by us by visiting the "Manage Cookies" link at the bottom of this page.

In addition, your mobile devices may offer settings that enable you to make choices about the collection, use, or transfer of mobile app information for online behavioral advertising (for example, Apple iOS' Advertising ID, and Google Android's Advertising ID).

Please note that opting out does not prevent the display of all advertisements to you.

YOUR CHOICES AND RIGHTS REGARDING PRIVACY AND ACCESS TO PERSONAL INFORMATION ABOUT YOU ("PRIVACY RIGHTS")

Depending on where you live, you may have certain rights related to Personal Information about you. To exercise the rights described below, or to see what rights may be available in your state,

please submit a verifiable consumer request to us per the instructions under “How to submit a request to CheckAlt to exercise your privacy rights” as noted below.

The following rights do not all apply under all states. Some states and countries have adopted privacy laws that require specific disclosures. The following explains the rights you may have, depending on where you reside and the jurisdiction that CheckAlt is subject to related to your Personal Information.

As applicable, the Privacy Laws supplement the information contained herein, in our general Privacy Policy, and apply solely to visitors, users and others who reside in jurisdictions that CheckAlt is subject to and that apply to you. Some or all of the Privacy Rights set forth below may apply to you. The following in this Privacy Rights section supersede any inconsistent terms in any other sections of the Privacy Policy to the extent that any apply to you.

You may be permitted by law to authorize someone else to act as your agent to exercise some of your privacy rights on your behalf. In such cases, your authorized agent must provide documentation supporting his or her authority to make this request on your behalf. In some cases, we may also require you to verify your identity directly with us and confirm the request before we process it.

Your authorized agent can also contact us as noted below to request a copy of our Authorized Agent Form and to submit this request on your behalf. Documentation supporting your authorized agent’s right to submit this request on your behalf, such as a copy of our Authorized Agent Form signed by you or a Power of Attorney, must be submitted with this request.

For your protection, we take reasonable steps to verify all requests before they are processed. This may include, for example, a request from us for you to confirm your identity, to validate documents you submit to us, to verify your authority to make the request, or for other purposes. In all cases, we reserve the right to deny your request in accordance with applicable law if we cannot verify you or your authority to make the request.

If we decline to take action regarding your request, you may have the right to appeal. Please contact us at inquiry@checkalt.com if you would like to submit such an appeal.

1.—Your Privacy Rights Under Privacy Laws

a) **Right to Access and Know.** You may request that we disclose the following information:

- The categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information;
- The specific pieces of Personal Information we collected about you;
- The business or commercial purpose of collecting or sharing Personal Information about you;

- The categories of Personal Information about you that we shared (as defined under the applicable privacy law) and the categories of third parties with whom we shared such Personal Information; and
- The categories of Personal Information about you that we otherwise disclosed, and the categories of third parties to whom we disclosed such Personal Information (if applicable).

Under Privacy Laws, the right to obtain “specific pieces” of Personal Information does not grant a right to the whole of any document that contains Personal Information, but only the right to obtain items of your Personal Information. Additionally, you have a right to know “categories” of sources of Personal Information and “categories” of third parties to which Personal Information is disclosed, but not the individual sources or third parties. Checkalt does not always track individualized sources or recipients.

b) **Right to be Informed.** You may request the manner in which consent can be revoked, and the procedure for lodging grievances and complaints concerning the processing of your Personal Information. In addition, you also have the right to know the following information:

- the purposes of the processing;
- the recipients or categories of recipients to whom the Personal Information have been or will be disclosed;
- where possible, the envisaged period for which the Personal Information will be stored, or, if not possible, the criteria used to determine that period;
- the existence of the right to request from the data controller rectification or erasure of Personal Information, or restriction of processing of Personal Information concerning you, or to object to such processing;
- the existence of the right to lodge a complaint with the applicable governmental authority;
- where the Personal Information is not collected from you, any available information as to their source; and
- the existence of automated decision-making, including profiling, and, at least in those cases, meaningful information about the logic involved, as well as the significance and envisaged consequences of such processing for you.

e) **Right to Request Correction of your Personal Information.** You may request that we correct inaccuracies in your Personal Information;

d) **Right to Request Deletion of Your Personal Information.** You may request to have your Personal Information deleted;

- e) **Right to Opt-out of Sharing for Cross-Context Behavioral Advertising.** You may request to opt out of the “sharing” of your Personal Information for purposes of cross-context behavioral advertising.
- f) **Right to Data Portability.** You have the right to request a copy of your data in a machine-readable format.
- g) **Right to Encryption.** You may have the right to request that your Personal Information be encrypted at rest/while in storage and/or while in transit.
- h) **Right to Restrict Processing.** You may have the right to request the restriction of the processing of your Personal Information where one of the following applies:
- The accuracy of the Personal Information is contested by you, for a period enabling us to verify the accuracy of the Personal Information.
 - The processing is unlawful, and you oppose the erasure of the Personal Information and request the restriction of their use instead.
 - We no longer need the Personal Information for the purposes of the contemplated processing but it is required by us to exercise or defend legal claims.
 - You have objected to processing of your Personal Information pending the verification of whether our legitimate grounds of processing override those of yours.
- i) **Right to Object/Withdraw Consent.** You may have the right to object to our reliance on our legitimate interests as the basis of our processing of your Personal Information that impacts your rights. You also may have the right to withdraw your consent to our processing of your Personal Information at any time.
- j) **Right Not to Be Subject to Automated Decision Making.** You may have the right to object to decisions based solely on automated processing, including profiling, which produces legal effects concerning you or affecting you.
- k) **Right to Opt Out of the Sale of Your Personal Data.** You may have the right to direct businesses not to sell Personal Information to third parties. "Sale" in this context is broadly defined and can include various forms of data sharing for monetary or other valuable consideration.

2. Additional Explanation of Categories of Personal Information We Collect

We collect information that may identify you, your household or your device or is reasonably capable of being connected with or linked to you, your household, or your device. “Personal information” does not include public information available from government records, de-identified or aggregated information, or information that is

protected by other laws.

3. Additional Disclosure for How We Use Your Information

See above for how we use your information. We will not use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

We are not required to (1) retain your Personal Information if collected for a single one-time transaction if, in the ordinary course of business, that information would not be retained and (2) re-identify or otherwise link any data that, in the ordinary course of business, is not maintained in a way that would be considered Personal Information.

4. Exemptions to Request to Delete Requests

Unless otherwise required by applicable law, we are not required to grant your deletion request if retaining the Personal Information is necessary for us or our service providers to:

- Complete the transaction for which the Personal Information was collected, fulfill the terms of a written warranty or product recall, or otherwise perform a contract between us and you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity.
- Debug to identify and repair errors that impact existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise that consumer's right of free speech, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act or any other applicable law.
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest when the deletion of the public information is likely to render impossible or seriously impair the achievement of such research, if the consumer has provided informed consent.
- For solely internal uses that are reasonably aligned with your expectations based on your relationship with us.
- Comply with a legal obligation.
- Internally make otherwise lawful uses of your Personal Information that are compatible with the context in which you provided your Personal Information.

5. After You Make an Opt-Out Request

Once you make an opt-out request, we will wait at least twelve (12) months (unless a different period is legally required) before asking you to reauthorize Personal Information sharing with third parties. However, you may change your mind and opt back into Personal Information sharing with third parties at any time by contacting us at the address below.

We will only use Personal Information provided in an opt-out request to review and comply with the request. We will act upon your opt-out request within 15 days of receipt.

6. We Do Not Discriminate Against You for Exercising Your Rights

We do not discriminate against consumers who exercise these rights. We take reasonable steps to respond to all requests and will work to process your request in accordance with the laws that apply where you reside. Our processing time may vary, and in some cases, we may require up to 45 days to process your request. We may retain the Personal Information you submit with your request for as long as required or permitted by applicable law.

7. We do not sell your Personal Information

We do not sell your Personal Information nor knowingly sell the Personal Information of minors under 16 years of age. Under Privacy Laws, a business that sells Personal Information to others: 1) must give notice to that person before selling his/her Personal Information to others; and 2) must provide the right to opt out of the sale of their Personal Information.

8. Exercising Your Right to Erasure

If you have such right, and you wish to request the erasure of Personal Information stored by us, you may, at any time, contact us to make such request as provided in the [Contact Information](#) section below.

Where we have made personal data public and are obliged to erase the personal data, we shall, taking account of available technology and the cost of implementation, take reasonable steps, including technical measures, to inform others processing the personal data that you have requested erasure. We will arrange the necessary measures in individual cases.

CANADA PRIVACY RIGHTS

This section is for users in Canada and supplements the information contained in other sections of this policy and applies solely to visitors, users and others who are in Canada. Any inconsistent terms in any other sections of this policy will be superseded by this Section for Canadian residents. In addition to the privacy rights set forth in section 1. [Your Privacy Rights Under Privacy Laws](#) paragraphs (a-j) and item (6) above, Canadian residents also have the right to opt-out of marketing email by clicking the “unsubscribe” link in the email. You may also exercise your rights pursuant to [HOW TO SUBMIT A REQUEST TO CHECKALT TO EXERCISE YOUR PRIVACY RIGHTS](#) section below.

CONSUMER HEALTH DATA PRIVACY RIGHTS

This Privacy Policy provides additional information concerning the collection and use of consumer health information (“Consumer Health Data”) subject to the Washington State My Health My Data Act (“MHMDA”), the Nevada Health Data Privacy Act (“NHDPDA”), or other applicable state consumer health privacy laws.

Consumer Health Data We May Collect

As described in the [PERSONAL INFORMATION WE COLLECT AND THE SOURCES FROM WHICH WE COLLECT IT](#) section of this Privacy Policy, the data we collect depends upon your interactions and the reason for your interactions with CheckAlt and the information you choose to make available to CheckAlt, your location, and applicable law. As Consumer Health Information is defined differently depending on the jurisdiction you are located in or the applicable jurisdiction that governs your Consumer Health Information, many categories of data we collect may be considered Consumer Health Information in some jurisdiction and not in other jurisdictions.

As described in the [PERSONAL INFORMATION WE COLLECT AND THE SOURCES FROM WHICH WE COLLECT IT](#) section of this Privacy Policy, we collect Personal Data (which may include Consumer Health Data) directly from you, from your interactions with our Services, from third parties, and from publicly available sources.

Some examples of Consumer Health Data may include (this is not intended to be an exhaustive list):

- 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.
- Your health condition and treatment you may receive that you submit to us or authorize/instruct a third party to submit to us for the Services.
- The name of merchants of health care services or products you interact with.
- Billing and payment information from or for a health care provider or merchant of health care services or products.
- Billing and payment information for health care products, including without limitation, medications and supplies.
- 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.
- Location information that could indicate your attempt to acquire or receive health services or products.
- Other information that may be used to infer or derive data related to the above or other health information.

Our Sharing of Consumer Health Data

In addition to [HOW WE USE PERSONAL INFORMATION WE COLLECT](#) section of this Privacy Policy, we may share Personal Data, including Consumer Health Data, with your consent or

as reasonably necessary to provide the Services you have requested or authorized.

Exercising Your Rights

If you are covered by the MHMDA, the NHDPA, or other applicable consumer health privacy law then you may have certain rights with respect to your Consumer Health Data, including the right to access, delete, or withdraw consent relating to such data, subject to certain exceptions. You can exercise your rights by contacting us pursuant to [HOW TO SUBMIT A REQUEST TO CHECK/TAL TO EXERCISE YOUR PRIVACY RIGHTS](#) section of this Privacy Policy.

If your request to exercise a right is denied, you may appeal that decision by contacting us pursuant to [CONTACT INFORMATION](#) section of this Privacy Policy. If your appeal is unsuccessful, you may contact the Washington State Attorney general at www.atg.wa.gov/file-complaint, the Nevada State Attorney General at <https://ag.nv.gov/Contact/>, or other regulatory authority as applicable.

NEVADA PRIVACY RIGHTS

Nevada law (SB 220) permits customers in Nevada to opt-out of the sale of certain kinds of Personal Information. A sale under Nevada law is the transfer of this Personal Information to third parties for monetary consideration so these third parties can then re-sell or license the sold information. We do not sell your Personal Information to third parties as defined in Nevada law. If you are a Nevada resident and wish to opt-out of the sale of your Personal Information, should we change our practices in the future, you must send a request to us by mail.

CALIFORNIA PRIVACY RIGHTS

If you are a California resident, California law may provide you with additional rights regarding the use of your Personal Information; subject to exclusions from the rights granted under California law with respect to certain information governed by certain sector-specific privacy laws.

California Rights

Subject to any exceptions under applicable law, California residents have the following rights with respect to their Personal Information:

- The right to know and access. A California resident may have the right to request (i) a copy of the Personal Information that we have collected or maintained about them during a specific period of time; (ii) the categories of Personal Information that we have collected or maintained about them during a specific period of time; (iii) the categories of purposes for which such Personal Information was disclosed during a specific period of time; (iv) the categories of sources of such Personal Information that was collected during a specific period of time; and (v) the categories of third parties that such Personal Information may have been shared with during a specific period of time. If you exercise your right to know or access,

we will work to provide you with the information requested for the specific time period requested. If you choose to exercise your right to know or access and do not specify a time period, we will work to provide all of the requested information collected or maintained after January 1, 2024, unless doing so would be impossible or involve a disproportionate effort. In the event a request to know or access proves impossible or involves a disproportionate effort, we will work to provide you the requested categories of information collected or maintained by us in the immediately preceding twelve (12) months from the date of your request.

- The right to deletion. A California resident may have the right to request we delete the Personal Information we or our vendors collected about them. There may be circumstances under which we will be unable to delete their Personal Information, such as if we need to comply with our legal obligations or complete a transaction for which their Personal Information was collected. If we are unable to comply with a California resident's request for deletion, we will let them know the reason why.
- The right to correct inaccurate Personal Information. A California resident may have the right to request that any of their inaccurate Personal Information that we maintain 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. A California resident may have the right to request we transmit their 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 limit the use of your sensitive Personal Information. We will rely upon legal bases for the processing of your sensitive Personal Information. A California resident may have the right to request that we limit the use of their sensitive Personal Information for only the purpose of providing requested services and goods.
- The right to not be subject to targeted advertising or certain profiling. A California resident may have the right to opt-out of the processing of your information for the purpose of providing targeted advertising or which constitutes profiling in furtherance of decisions that produce legal effects or similarly significant effects concerning you.
- The right not to receive discriminatory treatment. A California resident has the right to not receive discriminatory treatment by CheckAlt for the exercise of their privacy rights conferred under California law. We will not discriminate against a California resident for exercising any of their rights.

Exercising Your Rights

To exercise a right described above, a California resident may submit a verifiable request in accordance with the "[HOW TO SUBMIT A REQUEST TO CHECKALT TO EXERCISE YOUR PRIVACY RIGHTS](#)" noted below. We will work to confirm receipt of your request within ten

(10) days of receiving your request.

Only a California resident, or someone legally authorized to act on such California resident's behalf, may make a request related to their Personal Information. In connection with submitting a request, we may require you to provide certain of the identifiers noted above and your relationship status. 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.

A California resident may only make a verifiable consumer request for access or data portability twice within a twelve (12) month period. The verifiable consumer request must provide sufficient information to allow us to reasonably verify the requestor is the person about whom we collected Personal Information or an authorized representative and describe the request with sufficient detail to allow us to properly understand, evaluate, and respond to it. We cannot respond to a request or provide Personal Information if we cannot verify the identity or authority to make the request.

We will work to confirm receipt of a request within ten (10) days following submission and provide information about how we will process the request. We will work to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional forty-five (45) days), we will provide notice in writing explaining the reason for the extended time period.

Making a verifiable consumer request does not require a California resident to create an account with us. We will deliver a written response by mail or electronically, at your option. We may deny your request to exercise any of the rights listed herein if we have a good-faith, reasonable, and documented belief that such request is fraudulent.

Selling or Sharing under California Law

In the preceding twelve (12) months, we have not sold or shared and will not sell or share, each as defined by California law, California resident Personal Information, including the Personal Information of California residents under sixteen (16) years of age, for money or other valuable consideration. The foregoing statement is subject to certain exclusions governed by sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

Sensitive Personal Information

While we may collect and store Personal Information that is considered Sensitive Personal Information under California law, we will not use or disclose Sensitive Personal Information except (i) to perform the services or provide the goods requested; (ii) to prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity or confidentiality of stored or transmitted Personal Information; (iii) to resist malicious, deceptive, fraudulent, or illegal actions and to prosecute those responsible for those actions; (iv) to ensure the physical safety of natural persons; (v) for short-term, transient use; (vi) to verify or maintain the quality or safety of any of our products, services, or

devices and to improve, upgrade, or enhance any of our products, services or devices; or (vii) for purposes that do not infer characteristics about a California resident.

Do-Not-Track Signals

Do-Not-Track signals are certain consumer browser settings that request that a web application disable its tracking of an individual user. While our Sites currently do not recognize Do-Not-Track signals, declining to accept cookies will ensure that online activities on our Sites are not tracked, however, this may impact or disable some of our Sites' functionality and/or your user experience. While cookies are not required to browse our Sites, they may be required for access to accounts. Visit the "Cookie Options" link at the bottom of this page to opt out of certain advertising and web analytic cookies.

Retention of Personal 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, it may be necessary for us to keep Personal Information for an extended period of time in order to comply with a legal obligation or for the establishment, exercise, or defense of a legal claim, in accordance with applicable law.

Shine the Light Law

Under Section 1798.83 of the California Civil Code also known as the Shine the light law, residents of California can obtain certain information with whom they have an established business relationship. That information is about the Personal Data those companies have shared with third parties for direct marketing purposes during the preceding calendar year. The law requires companies to inform consumers about the categories of Personal Data shared with third parties, the names and addresses of those third parties, and examples of the services or products marketed by those third parties. To request a copy of the information disclosure provided by CheckAlt under Section 1798.83 of the California Civil Code, please contact us via mail at the address below.

CHANGES TO THIS PRIVACY POLICY:

We may change this Privacy Policy at any time. The most current version of this Privacy Policy will be posted and available on the Sites. Any changes to this Privacy Policy will be effective at the time we post the revised Privacy Policy to the Sites.

If we make material changes to how we treat your Personal Information, we will notify you through a notice on our Sites home page. Please review it periodically. Your use of the Sites following any changes made means that you accept the revised Privacy Policy.

HOW TO SUBMIT A REQUEST TO CHECKALT TO EXERCISE YOUR PRIVACY RIGHTS.

You may submit your verifiable requests to CheckAlt at the address or email address set forth below under Contact Information.

Unless otherwise provided for under applicable privacy law, only you, or someone legally authorized to act on your behalf, may make a verifiable request to your Personal Information. Unless otherwise provided for in applicable privacy law, we are not required to provide you with Personal Information more than twice in a twelve (12)-month period.

We will not be able to respond to your request to provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you or someone you are authorized to request and receive the Personal Information on behalf of.

Unless obligated to respond in a shorter timeframe, we will try to respond to your request within forty-five (45) days of receipt of your written request. If we require more time (up to 90 days), we will inform you of the extended period in writing. We will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the twelve (12) month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your Personal Information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance, specifically by electronic mail communication.

We may request specific information from you to help us confirm your identity and process your request. Applicable law may require or permit us to decline your request. If we decline your request, we will tell you why, subject to legal restrictions.

CONTACT INFORMATION:

If you have any questions or comments about this Privacy Policy, please do not hesitate to contact us at:

CheckAlt, LLC
711 Executive Blvd, Suite H
Valley Cottage, NY 10989

Or via email: Inquiry@checkalt.com