

PURPOSE FINANCIAL
CALIFORNIA EMPLOYEE/APPLICANT PRIVACY DISCLOSURES & PRIVACY POLICY

The State of California requires that we provide privacy information for individuals that are residents of California. If you are not a resident California, you can disregard this document. Here is a summary of what you will learn from these privacy disclosures:

1. Personal Information We Collect
 - 1.1. Categories of Personal Information Collected
 - 1.2. How We Obtain Your Personal Information
 - 1.3. How Long We Retain Your Personal Information
 - 1.4. How We Use Your Personal Information
 - 1.5. How We Disclose Your Personal Information
 - 1.6. Sale of Personal Information
 - 1.7. Sharing of Personal Information
2. Your rights under the CCPA
 - 2.1. Right to Know
 - 2.2. Right to Delete
 - 2.3. Right to Correct
 - 2.4. Right to Limit Use of Sensitive Personal Information
 - 2.5. Right to Opt-Out and How to Submit an Opt-Out Request
 - 2.6. Right to Non-Discrimination
3. Submitting a Request
 - 3.1. How to Submit a Request Yourself
 - 3.2. Authorized agents
 - 3.3. Response Timing and Delivery Method
4. Changes to this Policy
5. Our Subsidiaries
6. How to Contact Us

Below is the legal information we are required to share:

This California Employee Privacy Disclosures & Privacy Policy ("Policy") supplements the Field Operations Employee Handbook or Corporate Employee Handbook and governs the personal information collected, used, and shared *Purpose Financial, Inc. (formerly known as Advance America, Cash Advance Centers, Inc.), all of its operating subsidiaries (our affiliates are listed below in Section 5), and including but not limited to the websites www.advanceamerica.net and www.havepurpose.com* (collectively, "Purpose," "we," "us," or "our") and applies to job applicants, employees, owners, directors, officers, and contractors of Purpose who are acting in such a capacity ("employment position") and who reside in the State of California ("consumers" or "you"). We provide these disclosures to comply with the California Consumer Privacy Act of 2018 ("CCPA"). Any terms defined in the CCPA have the same meaning when used in this Policy.

1. PERSONAL INFORMATION WE COLLECT

We collect information that identifies, relates to, describes, or could reasonably be linked, directly or indirectly, with a particular consumer ("personal information").

1.1. Personal information does not include:

- Publicly available information from government records
- De-identified or aggregated consumer information

1.2. Categories of Personal Information That We Collect

We collect the following categories of personal information:

- “Sensitive Personal Information” such as Social Security Numbers, Driver’s license, financial account or card numbers, precise geolocation, racial and ethnic characteristics, religious and philosophical beliefs, union membership, contents of mail, email and text messages, genetic and biometric data;
- “Identifiers” such as name, alias, address, unique identifier, internet protocol address, email address, account number, Social Security Number, or government identification number;
- “Other Personal Information” such as name, signature, Social Security Number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, or medical information. Some personal information included in this category may overlap with other categories;
- “Protected Characteristics” under California or federal law for classifications such as age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, or veteran or military status;
- “Commercial Information” such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- “Internet or Network Activity” such as browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement;
- “Sensory Data” such as audio, electronic, or visual information;
- “Professional or Employment Related Information” such as current or past job history or performance evaluations;
- “Biometric Information” such as genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, or gait; and
- “Inferences” drawn from other personal information such as profile reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

1.3. How We Obtain Your Personal Information:

Directly from you	You enter or provide us with information in person, online, by email, by phone, by document upload, or during COVID-19 return to work procedures For example, when you apply for a job or update your information on file
Directly and indirectly from you based on activity on our website or network	For example, from internet browsing or network usage details collected automatically
From vendors that interact with us in connection with your employment position	For example, credit reporting agencies from which we check your credit in connection with a submitted employment application, vendors that provide background search results, or vendors that assist in protecting you and us from fraud and identity theft

1.4. How Long We Retain Your Personal Information:

Absent legal requirements to the contrary, such as a legal hold, personal information is maintained for a specified period of time, as required by legal, regulatory, or industry requirements, as well as for business purposes. Depending on the purpose or use of the specific personal information, the retention period may vary within each category listed below. For purposes of this Policy, we detail the longest applicable retention period.

Category of Personal Information	Retention
Sensitive Personal Information	Permanently
Other Personal Information	Permanently
Protected Characteristics	Permanently
Internet or Network Activity	Permanently
Professional or Employment Related Information	7 Years
Commercial Information	5 Years
Sensory Data	2 Years
Inferences	7 Years
Biometric Information	6 Years

Except as where noted, the retention period clock generally starts when our relationship ended.

1.5. How We Use Your Personal Information:

We may use or disclose the personal information we collect for one or more of the following purposes:

1. Performing services on our behalf, including but not limited to:
 - a. To fulfill or meet the reason for which the information is provided.
 - b. To provide you with a decision on an employment application.
 - c. To provide you with employment benefits.
 - d. To carry out our obligations and enforce our rights arising from any contracts entered into between you and us.

2. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
3. Auditing related to a current interaction with you.
4. Undertaking activities to verify or maintain the quality of a service or device controlled by us, and to improve, upgrade, or enhance our services.
5. For short-term, transient uses.
6. To reduce the risk of spreading COVID-19 or other diseases in the workplace, including contract tracing as needed or required by law.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

1.6. How We Disclose Your Personal Information:

We may disclose your personal information to a service provider, contractor, or third party for a business or commercial purpose. When we disclose personal information to a service provider or contractor, we enter into a written agreement that describes the purpose and requires the service provider or contractor to both keep personal information confidential and not use it for any purpose except performing the services described in the agreement or as allowed under the CCPA. Third parties we disclose to include:

- Third parties including:
 - With benefits administration providers we share Identifiers, Other Personal Information, Protected Classifications, and Professional or Employment Related Information;
 - With credit reporting agencies we share Identifiers, Other Personal Information, Protected Classifications, and Professional or Employment Related Information;
 - With retirement services and benefits providers, including but not limited to expense reimbursement and payroll processing we share Identifiers, Other Personal Information, Protected Classifications, and Professional or Employment Related Information.
 - With attorneys we share Identifiers, Other Personal Information, Protected Classifications, Internet or Network Activity, Professional or Employment Related Information, education information, Inferences, Sensory Data;
 - With insurance providers and administrators, we share Identifiers, Other Personal Information, Protected Classifications, Inferences, and Professional or Employment Related Information;
 - With law enforcement, government entities, courts, and pursuant to legal process where required by law, we share Identifiers, Other Personal Information, Protected Classifications, and Professional or Employment Related Information;
 - With regulatory agencies we share Identifiers, Other Personal Information, Protected Classifications, and Professional or Employment Related Information and when such sharing involves health information, we maintain an employee's anonymity whenever possible;
 - With companies in connection with a corporate transaction or merger we share Identifiers, Other Personal Information, Protected Classifications, and Professional or Employment Related Information.

1.7. Sale of Personal Information:

We do not sell your personal information. We do not sell the personal information of minors under 16 years of age without affirmative authorization.

1.8. Sharing of Personal Information:

We do not share your personal information for cross-contextual behavioral advertising.

2. YOUR RIGHTS UNDER THE CCPA:

The CCPA provides consumers (California residents) with specific rights regarding their personal information: the Right to Know, the Right to Delete, the Right to Correct, the Right to Limit use of Sensitive Personal Information, the Right to Opt-Out of the Sale of Personal Information or the Sharing of Personal Information, and the Right to Non-Discrimination. This section describes your CCPA rights and explains how to exercise those rights, if applicable.

2.1. Right to Know:

You have the right to request that we disclose certain information to you about our collection, use, and disclosure of your personal information (“Right to Know”). Once we receive and verify your request, unless an exemption applies, we will disclose to you:

- Categories of Personal Information Collected, Disclosed, and Shared:
 - The categories of personal information we collected about you
 - The sources for the personal information we collected about you
 - Our business or commercial purpose for collecting that personal information
 - The categories of third parties with whom we share that personal information
 - If we disclosed your personal information, the categories of personal information disclosed with each category of third-party recipients; or
- Specific Information
 - The specific pieces of personal information we collected about you

2.2. Right to Delete:

You have the right to request that we delete any of your personal information that we collected and retained (“Right to Delete”). Once we receive and verify your request, we will delete, de-identify, or aggregate your personal information, unless an exemption or exception applies.

2.3. Right to Correct:

You have the right to request that we correct your personal information if it is inaccurate. Once we verify your identity and confirm that your personal information is inaccurate, we will correct your personal information.

2.4. Right to Limit the Use of Sensitive Personal Information:

You have the right to limit the use of your sensitive personal information to uses which are necessary to perform the services or provide the goods reasonably expected. However, we only use Sensitive Personal Information in an employment context and as reasonably expected by a consumer.

2.5. Right to Opt-Out and How to Submit an Opt-Out Request:

You have the right to opt-out of the 1) sale of personal information, 2) sharing of your personal information, and 3) use of personal information in automated decision-making technology in connection with decisions about the consumer’s work performance, economic situation, health, personal preferences, interests, reliability, behavior, location, or movements.

We do not sell your personal information. Further, we do not sell the personal information of minors under 16 years of age without affirmative authorization.

We do not share your personal information for cross-contextual behavioral advertising.

We do not use your personal information for automated decision making.

2.6. Right to Non-Discrimination:

You have the right to not be discriminated against for exercising your rights under the CCPA. Unless permitted by the CCPA, we will not:

- deny you goods or services (including employment opportunities);
- charge you higher prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- provide you a lower level or quality of goods or services (including employment compensation); or
- suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

3. SUBMITTING A REQUEST:

3.1. How to Submit a Request:

To make a Request to Know, Request to Delete, or Request to Correct, please contact us by either:

- Calling us at (888) 985-6974
- Complete this form: www.advanceamerica.net/privacy-and-terms/contact-ccpa

Only (1) you, (2) a person authorized by you to act on your behalf, or (3) an entity registered with the California Secretary of State and authorized by you to act on your behalf, may make a Request related to your personal information.

A Request to Know, Request to Delete, or Request to Correct must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.
- If you are submitting a Request to Know specific pieces personal information (rather than categories), you will also need to submit a declaration under the penalty of perjury confirming that you are only requesting information about yourself.
- If you are submitting a Request to Correct specific pieces of personal information you will need to submit a declaration under the penalty of perjury confirming, you are only correcting information about yourself.

3.2. Authorized Agents:

Before we can respond to a Request to Know, Request to Delete, or Request to Correct submitted by an authorized agent, we need to verify not only that person or entity's authority to act on your behalf but also verify the identity of the authorized agent.

If you are authorized to submit a request on behalf of a California resident, please email us at CADataInquiry@advanceamerica.net and provide the following information:

1. To verify your authorization to request on behalf of a California resident, please attach a copy of one or more of the following to your request email:
 - California Secretary of State entity details and signed permission from the California resident (if the agent is a business entity),
 - signed permission from the California resident (if the agent is an individual), or

- a valid power of attorney
2. To verify your identity, please attach copies of the following to your request email:
 - valid Government Issued ID (not expired) **AND**
 - a Utility Bill, Bank Statement, or similar documentation to verify your name and address.
 3. To verify the identity of the consumer for whom you are submitting the request, please submit the required information by calling us at 866 703 8157 or emailing us at CADataInquiry@advanceamerica.net.

3.3. Response Timing and Delivery Method:

We will acknowledge receipt of a Request to Know, Request to Delete, or Request to Correct within 10 business days of its receipt. We will respond to a request within 45 days of its receipt. If we require more time (up to 45 additional days for a total of 90 days from receipt of the request), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

We do not charge a fee to process or respond to your request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

4. CHANGES TO THIS POLICY

We reserve the right to amend these privacy disclosures at our discretion and at any time. If we make material changes, we will notify you by email or on the Company Intranet website: The Hub>Department-Human Resources>Employee Relations>EE Tools>CA CCPA Disclosure

5. OUR SUBSIDIARIES

Purpose Financial, Inc. (formerly known as Advance America, Cash Advance Centers, Inc.), includes the following subsidiaries and affiliates:

Advance America, Cash Advance Centers of Alabama, LLC	Advance America, Cash Advance Centers of Missouri, Inc.
Advance America, Cash Advance Centers of California, LLC	Advance America, Cash Advance Centers of Nevada, Inc.
Advance America, Cash Advance Centers of Colorado, LLC	Advance America, Cash Advance Centers of Ohio, Inc.
NCAS of Delaware, LLC	Advance America, Cash Advance Centers of Oklahoma, Inc.
Advance America, Cash Advance Centers of Florida, LLC	W.P.S. Systems, LTD of New England
Advance America, Cash Advance Centers of Idaho, Inc.	Advance America, Cash Advance Centers of South Carolina, Inc.
Advance America, Cash Advance Centers of Indiana, Inc.	Advance America, Cash Advance Centers of Tennessee, Inc.
McKenzie Check Advance of Iowa, L.L.C.	ACSO of Texas, L.P.
Advance America, Cash Advance Centers of Kansas, Inc.	Advance America, Cash Advance Centers of Utah, Inc.
Advance America, Cash Advance Centers of Louisiana, LLC	Advance America, Cash Advance Centers of Wisconsin, Inc.
ACSO of Michigan, Inc.	Advance America, Cash Advance Centers of Wyoming, Inc.
Advance America, Cash Advance Centers of Mississippi, LLC	Advance Decisioning, LLC

6. HOW TO CONTACT US

If you have any questions or comments about this Policy, the ways in which we collect and use your personal information, or your rights regarding such use, please do not hesitate to contact us at:

Privacy Support E-Mail: Privacy@teampurpose.com

Postal Address: Purpose Financial, Inc. fka Advance America

Attn: Information Privacy - Employee
135 N. Church St.
Spartanburg, SC 29306

Effective Date 1/1/2023