

California Consumer Privacy Act Notice  
**Effective as of January 1, 2023**

**Purpose and Terms**

This California Privacy Notice is for California Residents ("Notice") and is provided by FortiFi (referred to in this Notice as "FortiFi," "we," "our," or "us"). This Notice supplements the information contained in [FortiFi's Privacy Policy](#) and applies solely to all visitors, users, and others who are residents of the State of California ("consumers" or "you"). This notice describes:

- The Personal Information that FortiFi collects in the course of its business and explains how this information is collected, used, sold, disclosed, shared, and retained;
- The rights provided to you by the California Consumer Privacy Act of 2018 ("CCPA"), as amended by the California Privacy Rights Act ("CPRA"), as a California Resident regarding your Personal Information; and
- How you can exercise those rights.

Any terms defined in the CCPA or the CPRA have the same meaning when used in this Notice.

To download a printable copy of this Notice please [click here](#) (PDF - requires Adobe Reader).

**Collection of Personal Information**

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("**Personal Information**"). Personal Information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.

With limited exceptions, CCPA does not apply to Personal Information covered by or collected under certain other privacy laws including but not limited to the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, or California Financial Information Privacy Act.

The CCPA requires us to disclose certain information regarding our collection, use, sale, sharing, disclosing, and retention of your Personal Information in the course of providing our financial services to you. Over the past 12 months, we have collected each of the following categories of Personal Information relating to California residents:

Category	Business Purpose
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<b>Identifiers.</b>	
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<i>Examples:</i> A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	
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Performing services, including maintaining or servicing accounts, providing customer service, processing transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, managing our portfolio, or providing similar services.	
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Helping to ensure security and integrity to the extent the use of the Personal Information is reasonably necessary and proportionate for these purposes.	
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Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

**Personal information categories** listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).

*Examples:* A 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, medical information, or health insurance information.

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**Protected classification characteristics.**

*Examples:* Age, race, color, ancestry, national origin, citizenship, marital status, sex, veteran, or military status.

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**Commercial information.**

*Examples:* Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

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#### **Biometric information.**

*Examples:* Imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information.

Performing services, including maintaining or servicing accounts, providing customer service, processing transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, managing our portfolio, or providing similar services.

Helping to ensure security and integrity to the extent the use of the Personal Information is reasonably necessary and proportionate for these purposes.

Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

#### **Internet or other similar network activity.**

*Examples:* Browsing history, search history, information on a consumer's interaction with an internet website, application, or advertisement.

Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a current interaction with us, where the information is not disclosed to a third party and is not used to build a profile or otherwise alter the California resident's experience outside the current interaction with us.

Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.

Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance that service.

#### **Professional or employment-related information.**

*Examples:* Job title, company name, address, current or past job history, employment status.

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Helping to ensure security and integrity to the extent the use of the Personal Information is reasonably necessary and proportionate for these purposes.

Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

#### **Inferences from any of the other information in this section to create a profile about the consumer.**

*Examples:* Inferences reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

Short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a current interaction with us, where the information is not disclosed to a third party and is not used to build a profile or otherwise alter the California resident's experience outside the current interaction with us.

Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.

Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance that service.

**Sensitive Personal Information.** We collect the following categories of Sensitive Personal Information:

- Personal Information that reveals:
  - A California resident's Social Security, driver's license, state identification card, or passport number;
  - A California resident's precise geolocation;
  - A California resident's racial or ethnic origin, religious or philosophical beliefs, or union membership;
  - The contents of a California resident's mail, email, and text messages unless the business is the intended recipient of the communication; and
- The processing of biometric information for the purpose of uniquely identifying a California resident.

Helping to ensure security and integrity to the extent the use of the Personal Information is reasonably necessary and proportionate for these purposes.

Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

To perform the services reasonably expected by an average consumer who requests those services.

To prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information.

To resist malicious, deceptive, fraudulent or illegal actions directed at us and to prosecute those responsible for those actions.

For short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a California resident's current interaction with us.

To perform services on our behalf such as maintaining or servicing accounts, providing customer service, processing transactions, verifying a California resident's information, processing payments, providing financing, providing analytic services, and providing storage.

To verify or maintain the quality or safety of a service or device that is owned, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured or controlled by us.

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.

We obtain the categories of Personal Information listed above from the following categories of sources:

- Directly from you or your representative or household member;
- Indirectly from you as you use our website or mobile app or other websites, apps, or social media;
- From service providers, consumer data resellers, credit reporting agencies, and other similar persons or entities;
- From public record sources (*i.e.*, federal, state or local government sources); and
- From home improvement contractors.

In addition to collecting Personal Information ourselves, we coordinate with third parties to collect Personal Information. These third parties are engaged in one or more of the business practices described below:

- Delivering advertising and marketing, including on non-affiliated persons' or entities' sites and mobile apps;
- Providing referral sources, whether for purposes of identifying candidates for employment, identifying new client opportunities, or recommending vendors or contractors.

### **Use and Disclosure of Personal Information**

We may use or disclose Personal Information that we collect to for business purposes such as operate, manage and maintain our business, to provide our products and services, and to accomplish our business and commercial purposes, including the following:

- Performing services, including maintaining or servicing accounts, providing customer service, processing transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, managing our portfolio, or providing similar services;
- Helping to ensure security and integrity to the extent the use of the Personal Information is reasonably necessary and proportionate for these purposes;
- Short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a current interaction with us, where the information is not disclosed to a third party and is not used to build a profile or otherwise alter the California resident's experience outside the current interaction with us;
- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards;
- Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance that service;
- Debugging to identify and repairs errors that impair existing intended functionality;
- Undertaking internal research for technological development and demonstration; and
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

We only use or disclose Sensitive Personal Information for the following purposes:

- To perform the services reasonably expected by an average consumer who requests those services.
- To prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information.

- To resist malicious, deceptive, fraudulent or illegal actions directed at us and to prosecute those responsible for those actions.
- For short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a California resident's current interaction with us.
- To perform services on our behalf such as maintaining or servicing accounts, providing customer service, processing transactions, verifying a California resident's information, processing payments, providing financing, providing analytic services, and providing storage.
- To verify or maintain the quality or safety of a service or device that is owned, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured or controlled by us.

We do not disclose Sensitive Personal Information for any purpose other than those specified above.

With respect to each category of Personal Information that we disclosed for a business purpose in the past 12 months, the categories of persons or entities to whom we disclosed that Personal Information are:

- Service Providers and Contractors who provide services such as website hosting, data analysis, payment processing, information technology and related infrastructure, customer service, email delivery, auditing, marketing research activities, and credit financing;
- Other Service Providers and Contractors who provide such services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, appraisal expertise, notaries and auditors, who promote FortiFi and its financial services and products to customers;
- Other Service Providers and Contractors who enable customers to conduct transactions online and via mobile devices and FortiFi's financing services;
- Government Agencies as required by laws and regulations; and
- Other persons or entities with which you may use or direct us to intentionally interact or to which you may use or direct us to intentionally disclose your Personal Information.

When we disclose Personal Information for a business purpose, we enter into a contract that describes the purpose and requires the recipient to both keep that Personal Information confidential and not use it for any purpose except for performing the contract.

In the past 12 months, we have not "sold" or "shared" Personal Information or Sensitive Personal Information subject to the CCPA, nor have we "sold" or "shared" Personal Information or Sensitive Personal Information of minors under the age of 16. For purposes of this Notice:

- "Sold" means the disclosure of Personal Information or Sensitive Personal Information to a third party for monetary or other valuable consideration; and
- "Shared" means the disclosure of Personal Information or Sensitive Personal Information to a third party for cross-context behavioral advertising.

### **How Long We Retain Personal Information**

The length of time that we intend to retain each category of Personal Information will depend on a number of criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

### **Your Rights and Choices**

The CCPA provides consumers with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights.

- The **Right to Know/Access** what Personal Information we have collected about you. Before or when we collect your Personal Information, you have the right to know:
- The categories of Personal Information (including Sensitive Personal Information) we collect, the business or commercial purpose for which we collect and use the Personal Information, and whether we sell or share that information; and
- How long we intend to keep each category of Personal Information, including Sensitive Personal Information.

You also have the right to request that we provide you with certain information about the Personal Information we collect, use, share, disclose, or sell, as well as the categories and specific pieces of information that we have collected about you. Specifically, you have the right to request the following information:

- The categories of Personal Information we collect.
  - The categories of sources from which the Personal Information is collected.
  - The business or commercial purpose for collecting, selling, or sharing Personal Information.
  - The categories of third parties to whom we disclose Personal Information.
  - If we sold or shared your Personal Information, which we do not, the categories of Personal Information that we collected and shared about you and, for each category identified the categories of third parties to which we, shared that particular category of Personal Information.
  - If we disclosed your Personal Information for a business purpose, the categories of Personal Information that we disclosed about you and the categories of third parties to which we disclosed that Personal Information for a business purpose.
  - The specific pieces of Personal Information the business has collected about you.
- The **Right to Delete** the Personal Information we collected and maintained about you once we verify your request. However, there may be reasons we need to keep your Personal Information and we will inform you if that is the case.
  - The **Right to Correct** inaccurate Personal Information we have collected from you and maintained about you. Once we verify your request, including the inaccurate information, we will update your inaccurate Personal Information from our records and our service provider's records.
  - The **Right to Limit the Use and Disclosure of Sensitive Personal Information** if we use the information for reasons that are not aligned with why we obtained such information. However, we can use this information to perform services you would reasonably expect (including providing this information to service providers), help ensure security and integrity of your Sensitive Personal Information, as permitted by law, to follow the law, and to give you the best service.
  - The right to **Non-Discrimination or Non-Retaliation**, which means we cannot discriminate or retaliate against you if you exercise your rights under the CCPA.

You also have the **Right to Opt-Out** of the sale or sharing (for targeted advertising) your Personal Information. However, we do not sell or share your Personal Information.

### **Exercising your Rights to Know/Access, Delete, and Correct Personal Information**

To exercise the rights above, please submit a verifiable consumer request to us by:

- Email: [privacy@fortifi.com](mailto:privacy@fortifi.com)

- Telephone: 888-399-2819

When you submit a verifiable consumer request, we may ask you to provide information sufficient to verify your identity and respond to your request. We will generally avoid requesting additional information from you to verify you unless necessary. This information will only be used to verify your identity and will delete any new Personal Information we collect to verify your identity as soon as possible. If we are unable to verify your identity, we will let you know and explain why we were unable to verify your identity.

If you would like to use an authorized agent, which is an individual or business entity authorized to act on your behalf, to submit a verifiable request, you must provide the authorized agent with written permission to do so and verify your own identity directly with us or directly confirm that you provided the authorized agent with permission to submit the request. We may deny a request from an agent that does not submit proof that they are authorized to act on your behalf.

### **Responding to a Request to Know, Correct, or Delete Personal Information**

Once we receive your request and have verified your identity, we will confirm it no later than 10 days after receipt. We aim to respond to a verifiable request within 45 days unless we need more time. We will provide you with additional information if that is the case.

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

### **Changes to this Notice**

We reserve the right to amend this Privacy Notice at our discretion and at any time. We are required by law to update this California Privacy Notice at least once every 12 months. When we make changes to this privacy Notice, we will post the updated Notice on the Website and update the Notice's effective date. **Your continued use of Website and/or Services following the posting of changes constitutes your acceptance of such changes.**

### **Questions**

You may contact us with questions or concern about this Notice at our mailing address:

FortiFi, Inc.  
12770 High Bluff Dr  
Suite 260  
San Diego, CA 92130  
Or via email at [privacy@fortifi.com](mailto:privacy@fortifi.com)