

North Capital’s Supplemental Privacy Notice for California Residents

Last Reviewed on March 31, 2020

This Privacy Notice for California Residents (this “**Notice**”) supplements the information contained in North Capital’s privacy policy and applies solely to all visitors, users and others who reside in the State of California (“**consumers**” or “**you**”). North Capital adopts this Notice to comply with the California Consumer Privacy Act of 2018 (“**CCPA**”) and any terms defined in the CCPA have the same meaning when used in this Notice.

For purposes of this Notice, references to “**North Capital**”, “**we**” or “**us**” means North Capital Investment Technology, Inc., collectively with its subsidiaries, including North Capital Private Securities Corporation and North Capital Inc. (d/b/a evisor), and references to “**North Capital’s websites**” or “**websites**” means <https://www.northcapital.com>, <https://www.evisor.com>, <https://www.accredited.am>, <https://www.ppex.com>, <https://www.p3loans.com> and North Capital’s other websites accessible from time to time.

Information North Capital Collects

North Capital collects 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, household or device (“**personal information**”). For purposes of this Notice, personal information does not include:

- publicly available information from government records;
- deidentified or aggregated consumer information; or
- information excluded from the CCPA’s scope, like personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (“**FCRA**”), the Gramm-Leach-Bliley Act (“**GLBA**”) or California Financial Information Privacy Act (“**FIPA**”), and the Driver’s Privacy Protection Act of 1994.

In particular, North Capital has collected the following categories of personal information from its consumers within the last 12 months:

<u>Category</u>	<u>Examples</u>	<u>Collected</u>
1. Identifiers	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.	YES
2. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	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. Some personal information included in this category may overlap with other categories.	YES
3. Protected classification characteristics under California or federal law	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, veteran or military status, genetic information (including familial genetic information).	YES

<u>Category</u>	<u>Examples</u>	<u>Collected</u>
4. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
5. Biometric information	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, gait or other physical patterns, and sleep, health, or exercise data.	NO
6. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
7. Geolocation data	Physical location or movements.	NO
8. Sensory data	Audio, electronic, visual, thermal, olfactory or similar information.	NO
9. Professional or employment-related information	Current or past job history or performance evaluations.	YES
10. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	YES
11. Inferences drawn from other personal information	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES

North Capital obtains the categories of personal information listed above from the following categories of sources:

- directly from you when you provide it to North Capital;
- automatically as you navigate through North Capital's websites (such as usage details, Internet Protocol (IP) addresses, browser type, operating system, internet service provider (ISP), pages accessed and prior and following websites that you view and other information that may be collected through cookies, web beacons and other tracking technologies); and
- from third parties, for example, North Capital business partners.

Use of Personal Information

North Capital may use or disclose the personal information North Capital collects for one or more of the following purposes:

- to fulfill or meet the reason you provided the information, e.g., (i) if you share your name and contact information to request a price quote or ask a question about our products or services, North Capital will use that personal information to respond to your inquiry and (ii) if you provide your personal information to purchase a product or service, North Capital will use that information to process your payment and facilitate delivery and may also save your information to facilitate new product orders or process returns;
- to provide, support, personalize and develop North Capital's websites, products and services;

- to provide services to you or on your behalf in connection with investments in or through third parties;
- to create, maintain, customize and secure your account with North Capital;
- to process your requests, purchases, transactions and payments and prevent transactional fraud;
- to provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve North Capital's responses;
- to personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through North Capital's websites, third-party sites and via email or text message (with your consent, where required by law);
- to help maintain the safety, security and integrity of North Capital's websites, products and services, databases and other technology assets and business;
- for testing, research, analysis and product development, including to develop and improve North Capital's websites, products and services;
- to respond to law enforcement requests and as required by applicable law, court order or governmental regulations or regulatory rules;
- to comply 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;
- as described to you when collecting your personal information or as otherwise set forth in the CCPA; and
- to evaluate or conduct an investment or a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of North Capital's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by North Capital about North Capital clients or website users is among the assets transferred.

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

Sharing Personal Information

North Capital may disclose your personal information to a third party for a business purpose. When North Capital discloses personal information for a business purpose, North Capital enters 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 performing the contract.

North Capital may share your personal information with the following categories of third parties:

- North Capital subsidiaries and affiliates;
- to contractors, service providers and other third parties;
- data aggregators; and
- potential investors and buyers and other successors in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of North Capital's assets; and
- governmental and regulatory authorities.

Disclosures of Personal Information for a Business Purpose

In the preceding 12 months, North Capital has disclosed the following categories of personal information for a business purpose:

- Category A: Identifiers;
- Category B: California Customer Records personal information categories;
- Category C: Protected classification characteristics under California or federal law;
- Category D: Commercial information;
- Category F: Internet or other similar network activity;
- Category I: Professional or employment-related information;
- Category J: Non-public education information; and
- Category K: Inferences drawn from other personal information.

Sales of Personal Information

In the preceding 12 months, North Capital has not sold personal information.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Some of the key rights provided to California consumers by the CCPA are:

- the *right to know* what personal information is collected, used, share or sold, both as to the categories and specific pieces of personal information;
- the *right to delete* personal information held by businesses and by extension, a business's service provider; and
- the *right to opt-out* of the sale of their personal information (Note that North Capital does not sell the information of its customers).

Access to Specific Information and Data Portability Rights

You have the right to request that North Capital disclose certain information to you about North Capital's collection and use of your personal information over the past 12 months. Once North Capital receives and confirms your verifiable consumer request (see *Exercising Access, Data Portability and Deletion 0* below), North Capital will disclose to you:

- the categories of personal information North Capital collected about you;
- the categories of sources for the personal information North Capital collected about you;
- North Capital's business or commercial purpose for collecting or selling that personal information;
- the categories of third parties with whom North Capital share that personal information;
- the specific pieces of personal information North Capital collected about you (also called a data portability request); and
- if North Capital disclosed your personal information for a business purpose, a list disclosing disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

North Capital does not provide these access and data portability rights for B2B personal information.

Deletion Request Rights

You have the right to request that North Capital delete any of your personal information that North Capital collected from you and retained, subject to certain exceptions. Once North Capital receive and confirm your verifiable consumer request (see *Exercising Access, Data Portability and Deletion 0* below), North Capital will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

North Capital may deny your deletion request if retaining the information is necessary for North Capital or the third parties to which such information is disclosed to:

1. complete the transaction for which North Capital collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, or otherwise perform our contract with you;
2. detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity, or prosecute those responsible for such activities;
3. debug products to identify and repair errors that impair existing intended functionality;
4. exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law;
5. comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et. seq.*);

6. engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent;
7. enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with North Capital;
8. comply with a legal or regulatory obligation; or
9. make other internal and lawful uses of that information that are compatible with the context in which you provided it.

North Capital does not provide these access and data portability rights for B2B personal information.

Exercising Access, Data Portability and Deletion Rights

To exercise the access, data portability and deletion rights described above, please submit a verifiable consumer request to North Capital by either:

- calling North Capital at 888.625.7768;
- emailing North Capital at info@northcapital.com;
- completing and submitting a North Capital Contact Form at <https://www.northcapital.com/contact/>; or
- mailing North Capital at 623 E. Fort Union Boulevard, Suite 101, Midvale, Utah 84047.

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- provide sufficient information that allows North Capital to reasonably verify you are the person about whom North Capital collected personal information or an authorized representative; and
- describe your request with sufficient detail that allows North Capital to properly understand, evaluate; and respond to it.

North Capital cannot respond to your request or provide you with personal information if North Capital cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with North Capital. However, North Capital does consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.

North Capital will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Response Timing and Format

North Capital endeavors to respond to a verifiable consumer request within 45 days of its receipt. If North Capital requires more time (up to 90 days), North Capital will inform you of the reason and extension period in writing.

If you have an account with North Capital, North Capital will deliver its written response to that account. If you do not have an account with North Capital, North Capital will deliver its written response by mail or electronically, at your option.

Any disclosures North Capital provides will only cover the 12-month period preceding the verifiable consumer request's receipt. The response North Capital provides will also explain the reasons North Capital cannot comply with a request, if applicable. For data portability requests, North Capital 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.

North Capital does not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive or manifestly unfounded. If North Capital determines that the request warrants a fee, North

Capital will tell you why North Capital made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination

North Capital will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, North Capital will not:

- deny you goods or services;
- charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- provide you a different level or quality of goods or services; 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.

However, North Capital may offer you certain financial incentives permitted by the CCPA that **can result** in different prices, rates or quality levels. Any CCPA-permitted financial incentive North Capital offer will reasonably relate to your personal information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

Authorized Agents

You can designate an authorized agent to make a data-rights request under the CCPA on your behalf. An authorized agent is a person or a business entity registered with the California Secretary of State that a consumer has authorized to act on their behalf. If you are an authorized agent and submit a data-rights request on behalf of a consumer, North Capital may require that the consumer provide you with written authorization to make the request on their behalf and verify their own identity directly with North Capital.

CCPA Data Rights Are Not Available for Certain Personal Information

CCPA data rights are not available for personal information we collect about you in the course of you acting as a job applicant to or an employee, owner, director, officer or contractor of North Capital, including, in these contexts, your emergency contact information and personal information that is necessary for us to retain to administer benefits for another person relating to you acting as a job applicant to or an employee, owner, director, officer or contractor of North Capital. Any personal information North Capital collects and uses will only be used within the context of your role or former role in these capacities.

Changes to Our Privacy Notice

North Capital reserves the right to amend this Notice at its discretion and at any time. When North Capital makes changes to this Notice, North Capital will post the updated notice on North Capital's websites and update the notice's effective date. **Your continued use of North Capital's websites following the posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have any questions or comments about this Notice, the ways in which North Capital collects, uses and manages your information as described in this Notice and in the Policy, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact North Capital at:

North Capital
623 E. Fort Union Boulevard, Suite 101
Midvale, Utah 84047
Telephone Number: 1.888.625.7768
Email: info@northcapital.com
Contact Form: <https://www.northcapital.com/contact/>

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