

## Online Privacy Policy

New Day Financial, LLC (“New Day,” “we,” “us,” “our”), owns and operates the website [www.newdayusa.com/mymortgage](http://www.newdayusa.com/mymortgage) (“Site”). This Online Privacy Policy applies to this New Day online interface (i.e. website or mobile application) and explains how we collect, use, protect and share personal information in connection with the Site and any services offered through the Site and the New Day mobile application (collectively, the “Services”).

### 1. Personal Information We Collect

Personal information we collect consist of Personally Identifiable Information and Non-Personally Identifiable Information (collectively, “Personal Information”).

Personally Identifiable Information is information that identifies you from someone else and includes without limitation, your name, social security number, email or physical address, or telephone or mobile number. Non-Personally Identifiable Information is information which cannot be used to identify you and is not unique to you and includes without limitation, information regarding your use of the Site or Services, browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you such as your date of birth or household income, and aggregated data.

### 2. How Personal Information Is Collected

- We collect certain Personal Information that is provided directly from you. This information could come from an inquiry regarding our Services through an online form or through other methods in which you interact with our Site or Services, or through an application, form, account registration or account transactions.
- We also collect Personal Information about you from third party service providers, such as consumer reporting agencies and service providers who may have data on your financial profile, employment, home, or other demographic information.
- We may also gather additional information about your use of the Site and Services, such as the type of computer or device and browser you are using, an IP address, information about your computer or device’s operating system, and additional information associated with your computer or device. We may also gather information collected through cookies, tags, and other technologies, as described further below.

### 3. How We Use Personal Information

New Day will use your Personal Information as follows:

- To analyze Site usage and improve the Services;
- To fulfill your requests for certain information, products and services;

- To inform you about important information regarding the Site, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information;
- To deliver marketing communications that we believe may be of interest to you, including, ads or offers tailored to you;
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns;
- For market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or other criminal activity;
- To allow you to apply for products or services and evaluate your eligibility for such products or services;
- To engage third-party contractors and vendors that provide services to New Day and are bound by these same privacy restrictions;
- To comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
- To allow you to utilize features within our Site by granting us access to information from your device such as contact lists, or geo-location when you request certain services;
- To enforce New Day's Terms of Use;
- As otherwise set forth in this Privacy Policy; or
- In the event that you access the Service as brought to you by one of our co-brand partners, through a co-branded URL, your email address used for registration on the Service may be provided to that co-brand partner.

#### **4. How Personal Information is Shared**

Please see the New Day's [Consumer Privacy Notice](#) for information on how Personal Information may be shared and how you may be able to limit certain types of sharing.

#### **5. Cookies and other Technologies**

When you visit our Site or utilize our Services, we may collect technical and navigational information, such as computer browser type, Internet protocol address, web pages visited, and average time spent on our Site. This information may be used, for example, to alert you to software compatibility issues, or it may be analyzed to improve our web design and functionality. "Cookies" are alphanumeric identifiers

in the form of text files that are inserted and stored by your web browser on your computer's hard drive. New Day may set and access cookies on your computer to track and store preferential information about you. New Day may gather information about you through cookie technology. For example, New Day may assign a cookie to you, to limit the number of times you see a particular New Day offer or to help better determine which New Day offers to serve you. Please note that most Internet browsers will allow you to stop cookies from being stored on your computer and to delete cookies stored on your computer. If you choose to eliminate cookies, the full functionality of the Service may be impaired for you.

We encode our cookies so that only we can interpret the information stored in them. Web beacons are images embedded in a web page or e-mail for the purpose of measuring and analyzing site usage and activity. New Day or third-party service providers acting on our behalf, may use web beacons to help us analyze Site usage and improve the Service.

We may use third-party service providers to help us analyze certain online activities. For example, these service providers may help us measure the performance of our online campaigns or analyze visitor activity on our Site. We may permit these service providers to use cookies and other technologies to perform these services for New Day. We do not share any personal information about our customers with these third-party service providers, and these service providers do not collect such information on our behalf. Our third-party service providers are required to comply fully with this Privacy Policy.

## **6. Do Not Track.**

New Day does not respond to "Do Not Track" features enabled through your browser at this time. When you use our Site, no other parties can collect personally identifiable information about your online activities over time and across different websites.

## **7. Third Party Website**

The Site may contain links to third party websites. New Day is not responsible for the privacy practices of any third-party website. We encourage you to read the privacy policy of every website you visit.

There are a number of separate products and services offered by third parties advertised on our Site and through the Service that may be complementary to your use of the Site, such as lenders, banks, credit card issuers and brokerage institutions (collectively, "Offers"). If you choose to use these separate products or services, disclose information to the providers, or grant them permission to collect information about you, then their use of your information is governed by their privacy policies. You should evaluate the practices of external services providers before deciding to use their services. New Day is not responsible for their privacy practices. If you click on a link to a third-party site, New Day encourages you to check the privacy policy of that site. New Day may present links in a format that enables us to keep track of whether these links have been followed and whether any action has been taken on a third-party website. We use this information to improve the quality of the Offers and customized content on the Service.

## **8. Privacy of Children**

The Site and Services is meant for adults and are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

## **9. Security of Personal information**

We take commercially reasonable precautions to protect your information and limit disclosure by maintaining physical, electronic and procedural safeguards. We require employees to comply with information security safeguards, we use encryption in the transmission of your Information between your system and ours, and we use firewalls and other intrusion detection and prevention controls to help prevent unauthorized persons from gaining access to your Information. However, no system can be completely secure and although we take steps to secure your Information, we cannot guarantee that your Information, searches, or other communication will always remain secure.

## **10. Consent to Policy and Notice of Policy Change**

By utilizing the Site and Services in connection with the Site, you consent to the collection usage, and sharing of your Personal Information in accordance with this Policy. This Policy is subject to change and will be updated periodically. If we make changes to this Policy, we will revise the "Last Updated" date at the top of this Policy. Any changes to this Policy will become effective when we post the revised Policy on the Site. Your use of the Site and Services following these changes means that you accept the revised Policy.

## **11. Contact us if you have any questions or concerns**

If you have questions, comments, concerns or feedback regarding this Policy or any other privacy or security concern, send us an e-mail at [support@MyNewDayUSALoan.com](mailto:support@MyNewDayUSALoan.com) or contact Customer Service at 855-993-1716.