Yendo Inc. Privacy Policy

Updated: March 10, 2022

<u>Archive</u>

Introduction

At Yendo Inc. ("Yendo" "we," "our," or "us"), we understand and respect our users' need for privacy. This Privacy Notice ("Notice") describes how we collect, use, share, and process personal information; what rights and choices you may have with respect to your information; how you may contact us, and how we protect your personal information when you:

- (a) Visit Yendo's websites, such as http://www.Yendo.com/ (our "Sites");
- (b) Access or use the mobile application and other products, services, and related applications offered by Yendo (collectively, the "Service") as a customer or an authorized user ("Customer") to:
 - a. Manage your account, apply for a line of credit, and make credit card payments through the mobile application;
 - b. Understand your vehicle's health through a third-party telematics device ("OBD Yendo Device");
 - c. Make purchases and build your credit with Yendo's credit card; and
- (c) Interact with us in any way, including registering for, attending, or otherwise partaking in our events, tutorials, or webinars (collectively, "Marketing Activities").

This Notice does not cover:

- Yendo employees Please contact info@Yendo.com to learn more about our privacy practices regarding the personal information of Yendo employees.
- Job applicants To learn more about our privacy practices related to personal information for recruiting purposes, please see our Job Applicant Privacy Notice.

Some jurisdictions place additional restrictions on how we process your personal information. Our practices in those jurisdictions may be more restrictive than those described in this Notice.

About Yendo Products and Services

Yendo is an asset-secured revolving credit solution and financial services company that provides asset-backed credit products. Our mobile application enables users to apply for a line of credit and obtain instant pre-approval for a credit line that is equal to a percentage of your vehicle's value. Vehicle owners are issued the OBD Yendo Device to install in their On-Board Diagnostic port ("OBD-II") to collect or share vehicle information with Yendo which helps us provide our Services. For more information about our Services, check out http://www.Yendo.com/.

Quick Reference

This Privacy Notice is organized in the following sections:

- Information We Collect
- How We Use Information
- How We Share Information
- Cookies and Other Tracking Technologies
- How We Transfer and Store Information
- How Long We Retain Information
- How We Protect Your Information
- Third Party Services, Applications, and Websites
- Your Privacy Choices and Rights
- Minimum Age Requirements to Use Our Services

- Changes to this Privacy Notice
- Contact Us

Also see:

Appendix A: CCPA

Appendix B: Yendo Cookie Notice

Information We Collect

The information we collect depends on the context of your interactions with Yendo and the choices you make (including your privacy settings), the products and features you use, your location, and applicable law. In some cases, we receive information directly from you, such as your name and email address when you sign up for our Services. In other cases, we receive information through your use of our Services, such as driving information when you use the in-vehicle OBD Yendo Device.

A. Information You Provide Directly to Us

We collect the following information through your use of our Sites and Services.

- **Contact information** We collect your contact information when you use our Services. This information includes your full name, address, telephone number, email;
- Identity information We collect information about your identity via our mobile application, including a copy of your government-issued ID (such as driver's license number, social security number, or passport) and date of birth;
- Account information We collect information about you and your Yendo account, including your username, user ID, password, Services purchased or subscribed to, age, payment information, and billing address. You provide this information to us directly during the account registration process. When you log in for the first time or perform account transactions in the mobile application, we automatically receive this information from the app.
- Vehicle information We collect vehicle information that you provide to us directly when using our Services, or we obtain it from third parties, such as our OBD Yendo Device partners. This information includes vehicle identification number, mileage, color, make, model, year, vehicle condition, vehicle title and registration, and GPS location.
- Financial transaction information We collect your bank transaction information when you use the mobile application, apply for a line of credit, and use the Yendo credit card. This information includes your income, monthly rent or house payments, expenses, credit card balance, weekly credit card activity, card payments, credit card balance, desired credit card limits, and information related to credit card disputes.
- Marketing information When you engage with our Marketing Activities, we collect information provided by you, including through form submissions, email communications, or phone calls to inquire about Yendo and our Services. We also collect information you provide to us when you participate in a survey, interact with us virtually or in person at an event, or via a phone call with one of our sales or customer support representatives (e.g., the nature of your communication, of your communication, your contact preferences, and any information you choose to provide to us when completing any "free text" boxes in our forms).
- Social media information We use social media features, such as the Twitter "Tweet" button and other sharing widgets ("Social Media Features"), and we receive information about you if the Social Media Features are hosted directly on our Site. If the Social Media Features are hosted by the social media network, and you click through to them from our Site, the social media network may receive information showing that you have visited our Site. Your interactions with Social Media Features are governed by the privacy and user policies of the companies that provide them, and we are not responsible for how those companies collect, use, or disclose your information. We encourage you to review the privacy policies of

those companies before connecting to or using their Social Media Features to learn more about their privacy practices.

- Troubleshooting and support data We collect information about your account preferences or data you provide when you contact Yendo for help, such as the solution you use, contact or authentication data, the content of chats and other communications with Yendo and other details that help us provide support.
- Any information you voluntarily provide to us.

B. Information We Collect from Third Parties

We receive information about you from third parties that provide services or support Yendo's business operations. We limit our use of your personal information to the purposes described in this Notice. Personal information we receive from third parties includes:

- Contact information;
- Financial transaction information;
- Credit card account information;
- Vehicle and title information; and
- Driver behavioral information (via the OBD Yendo Device).

C. Information We Collect Automatically

When you use or interact with the Services, we automatically collect or receive certain information about your device and use of our Sites and Services. This information includes:

- **Usage information** We collect browser type and settings, usage details (e.g., timestamps, frequency), use pattern, language preferences, and device event information (e.g., system activity and hardware settings), amount of time spent on the mobile application or our Sites, and information about how you interact with our Services, Marketing Activities and Sites (e.g., clicks, scrolls, mouseovers, internal links, pages viewed, searches, page response times, download errors, and date/time stamps associated with your usage).
- **Device information** We collect IP address, location, device type, operating system, Internet service provider, mobile network, system configuration information, model, model number, push notification tokens, unique device identifiers (e.g., your username and password), web browser, request information (e.g., speed, frequency), the site from which you linked to us ("referring page"), the name of the website you choose to visit immediately after ours ("exit page"), information about other websites you have recently visited, and the web browser used.
- Geolocation information When you install an OBD Yendo Device and use it with our Services, and when
 you download and use our mobile application, we use GPS (or other similar technology) to collect the
 precise geographic location of your vehicle, information to determine vehicle trips (e.g., where the car
 drives over time), date/time, elevation, direction traveling, and weather conditions. We also derive insights
 from this information (e.g., average speed).
- **Driver behavioral information** When you install an OBD Yendo Device and use it with our Services, we collect information about how you drive the vehicle in which it is installed. This information includes vehicle speeds, battery level, acceleration, engine start/stop and idle times, fuel level, diagnostics, and other engine codes as reported by the vehicle from the OBD-II standard.
- Anonymized Statistical information We collect anonymized statistical information, such as de-identified demographic or location information, information about devices used to access our Services, or other aggregated, de-identified information about how you use our Services to inform our Marketing Activities and customer experience, such as account creation processes.

Yendo uses collected information in the following ways:

- Communicate with you about our Services We use your personal information to communicate with you about your access to and use our Services, including sending you technical notices, updates, security alerts, and support and administrative messages.
- **Provide our Sites and Services** We use your information to operate and administer our Sites, and to provide, operate, monitor, and maintain our Services.
- **Provide and improve necessary functionality** We use your information to provide you with the necessary functionality required during your use of our Sites and Services. We also analyze how you use our Sites and Services to deliver the Sites and Services, and improve functionality, quality, and user experience.
- **Transactional considerations** We use your information to complete transactions, and send you related information, including purchase confirmations and delivery updates.
- Handle contact and support requests We use your information to fulfil your requests and communicate
 with you via email or our application chat feature. We also process your personal information to respond
 to your comments, questions, and requests, and provide customer service and support via email, chat, or
 phone.
- Develop and improve our Marketing Activities and Services We use your personal information to review and analyze trends, usage, and interactions with our Services, Sites, and perform other Marketing Activities to personalize and improve our Marketing Activities and the Services. We also use your information to provide content and/or features that match your interests and preferences or otherwise customize our Marketing Activities and your experience on the Services. To learn more about how we track and use your information, see our Cookie Notice.
- Send marketing communications We use your personal information for marketing purposes according to your preferences, such as to communicate with you via email, SMS, features, surveys, direct mail, newsletters, promotions, trainings, or events that we think may be of interest to you and/or provide other news or information about Yendo and/or our select partners. Please see the "Your Privacy Choices and Rights" section below to learn how to manage your communication preferences.
- **Promote the security of our Sites and Services** We use your information to investigate and prevent fraudulent transactions, unauthorized access to the Services, and other illegal activities.
- Legal, Regulatory, Safety and Compliance purposes We process your information to comply with applicable laws or regulations and to review compliance with Yendo usage terms.
- Other purposes We process your information for other purposes about which we notify you in advance, or for which we provide notice of or receive your consent (such as in the event of a sale, merger, or acquisition).

How We Share Information

Yendo shares your personal information with third parties as required by law and as part of our business practices. Yendo does not sell your personal information to third parties for their independent business use. For example, we do not sell your personal information to third parties for their own marketing and advertising purposes. Yendo only shares personal information on a need-to-know basis where appropriate safeguards and contractual arrangements are in place and as described below.

A. Third-Party Service Providers

We share your information with third-party service providers that require access to your information to support our operations and delivery of Services. The third parties that Yendo shares your information with include:

- Billing and payment providers to authorize, record, settle and clear transactions;
- Cloud hosting providers to provide data storage and processing services;
- Communications providers to process new queries and to manage our emails;
- Title operations companies to perform lien checks and vault vehicle titles;

- Corporate services to facilitate business operations and user communications;
- Customer support services to assist with credit account management, such as dispute resolution, and onboarding questions;
- Identity verification providers to conduct anti-money laundering and credit risk checks;
- Credit card processors to administer credit cards and provide customer support;
- Vehicle valuation and research companies to assess vehicle value;
- Vehicle device manufacturers to distribute OBD Yendo Devices;
- Insurance providers for Marketing Activities; and
- Analytics companies to perform analysis on our Marketing Activities and Services.

These service providers are authorized to use your personal information only as necessary to provide Services to Yendo.

B. Legal or Public Authorities

We only disclose your personal information when disclosure is:

- Reasonably necessary to comply with any applicable law or regulation;
- Required by law to comply with a legal process, or government request;
- Necessary to enforce our agreements and this Notice;
- Necessary to protect the security or integrity of our Sites and Services;
- Necessary to protect against harm to the rights, property, or safety of Yendo you, or the public as required or permitted by law;
- Necessary to respond to an emergency which we believe in good faith requires us to disclose information to assist in preventing the death or serious bodily injury of any person; or
- Otherwise as directed by you.

Where required or permitted by applicable law, Yendo will protect personal information by requesting protective orders or confidentiality agreements, redacting personal information from documents prior to production or disclosure, or other legally permissible means.

C. Corporate Affiliates

We may share or transfer your information to any person or entity which directly or indirectly controls, is controlled by or is under common control with Yendo whether by ownership or otherwise ("Corporate Affiliate"), in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company. Any information relating to you that we provide to our Corporate Affiliates will be treated by those Corporate Affiliates in accordance with the terms of this Notice. Your personal information may be part of the transferred assets. You may be notified thereafter of any such change in ownership or control through the email address associated with your account.

Cookies and Other Tracking Technologies

When you visit our Sites or interact with our Marketing Activities, we use cookies and similar technologies such as web beacons, tags, and JavaScript, alone or in conjunction with cookies, to automatically collect certain technical information from your browser or device. For more information about how we use cookies and to learn how to manage cookies, please see our Cookie Notice.

How We Transfer and Store Information

We use data hosting service providers in the United States to store information we have about you, and we use reasonable technical measures to secure your information. Yendo may transfer, process, or store your personal information outside of your country of residence, which may have different data protection laws than the country in which you initially provided the information, to provide our Services. To the extent required by

applicable law, whenever we transfer your information, we take the appropriate steps to protect your information.

How Long We Retain Information

Yendo retains your information for the minimum necessary period to fulfill our legal and contractual obligations, support business operations; develop Sites and Services; resolve disputes; enforce our rights, for legitimate business purposes outlined in this Notice, and as recommended by industry standards

How We Protect Your Information

We use reasonable and appropriate administrative, technical, and physical safeguards to protect the information that we have about you from loss, theft, and unauthorized use, access, modification, or destruction. We also require third-party service providers acting on our behalf or with whom we share your information to maintain security measures in accordance with industry standards.

Notwithstanding our security safeguards, it is impossible to guarantee absolute security in all situations. If you have any questions about the security of our Sites and Services, please contact us as described in the "Contact Us" section. For your own security, please do not send any confidential personal information to us via email or outside of our Services.

Third-Party Services, Applications, and Websites

Our Sites and Services may contain links to other websites not operated or controlled by Yendo. Certain third-party services, applications, or websites used to navigate to and from our Sites and Services have separate user terms and privacy notices that are independent of this Notice.

Yendo requires third-party service providers acting on our behalf or with whom we share your information to provide appropriate security measures in accordance with industry standards and in compliance with this Notice, their privacy and security obligations, and any other appropriate confidentiality and security measures. However, we are not responsible for the content, accuracy or opinions expressed in such websites, or the privacy and data security practices of third parties outside of the personal information we receive from or transfer to them. Such websites are not investigated, monitored, or checked for accuracy or completeness by us. We recommend carefully reviewing the terms and privacy notices of each third-party service, website, and/or application prior to use.

Your Privacy Choices and Rights

A. Privacy Choices

You have certain choices and rights when it comes to how we collect and use your personal information. Below is a summary of those choices and rights, and how to exercise them.

- **Opt-out of marketing communications**: You may opt-out of receiving any marketing communications from us in the following ways:
 - Email: Click the "Unsubscribe" link within each email or by contacting us as provided in our "Contact Us" section. If you are a Customer and opt-out of receiving marketing messages, you will continue to receive transactional communications from us regarding our Services.
 - SMS: Reply "Stop" as described in the SMS communication. If you are a Customer and opt-out of receiving SMS messages, you will continue to receive transactional communications from us regarding our Services.
 - O Direct mail: Follow the opt-out process described in the direct mail communications, or by contacting us directly as provided in our "Contact Us" section.

- Push notifications: You can opt-out of receiving push notifications on your mobile device through your device settings. Please note that opting out of receiving push notifications may impact how our Services function.
- OBD Yendo Device removal: You can stop Yendo from collecting your information by physically removing the OBD Yendo Device from your vehicle if installed. Please note that removing the OBD Yendo Device will impact our ability to provide you Services.
- Mobile application information: You can stop Yendo from collecting information by uninstalling the
 mobile application on your device. Use the standard uninstall processes available on your mobile device
 or via the mobile application marketplace or network. You can also request to deactivate your account
 within the mobile application or by emailing us in the "Contact Us" section below. Please note that
 uninstalling the mobile application impacts our ability to provide you Services.
- Account deletion: If you discontinue using our Services, we can delete your information upon request.
 Please note some latency in deleting this information from our servers and back-up storage may occur if
 necessary to comply with our legal obligations, resolve disputes, manage security risks, or enforce our
 agreements.
- Managing Cookies and Other Tracking Technologies: Relevant browser-based cookie controls are
 described in our Cookie Notice. Our Services participate in the Network Advertising Initiative ("NAI") and
 Digital Advertising Alliance ("DAA") programs to opt-out of customized or targeted advertising online. If
 you sign up for either of these programs you will not see targeted ads from us on other websites based on
 your browsing history or other online activities. To learn more about preference-based advertising, change
 your preferences or to opt-out visit:
 - NAI opt-out: https://optout.networkadvertising.org/?c=1
 - DAA opt-out: https://optout.aboutads.info/?c=2&lang=EN

Your mobile device settings may also allow you to prohibit mobile app platforms (such as Apple and Google) from sharing certain information obtained by automated means.

B. Privacy Rights

Depending on where you are located, you may have certain rights in connection with your personal information that we obtain. These rights vary depending on your jurisdiction. To learn more about your rights, see:

• Appendix A for CCPA rights if you are a California resident.

Minimum Age Requirements to Use Our Services

Yendo Sites and Services are not directed to children under 13. To use Yendo's Sites and Services, you must be old enough to consent to the processing of your personal information in your jurisdiction. We do not knowingly collect personal information from anyone under the age of 13. If you are a parent or guardian and you are aware that your child has provided us with personal information, please contact us. If we become aware that we have collected personal information from anyone under the age of 13 without verification or parental consent, we take steps to remove such information.

Changes to Our Privacy Notice

We periodically review and update this Notice to describe new Services or changes to our practices. You can determine when this Notice was last revised by referring to the "Updated" date at the top of this Notice. We encourage you to review the Notice whenever you interact with us to stay informed about our privacy practices and the ways that you can help protect your privacy.

If we make significant changes to this Notice, we will notify you through a prominent notice on our Site or Services or via email address associated with your account. If you do not agree with the privacy practices disclosed in the Notice, stop using our Sites and Services.

Contact Us

To submit questions about this Notice or to update or request changes to your personal information, please contact us at info@yendo.com, call us at 888-532-0770, or write to us:

Yendo Attn: Compliance Department 3309 Elm St #340 Dallas, TX 75226

Appendix A: California Consumer Privacy ("CCPA")

Updated: March 01, 2022

Additional provisions applicable to processing personal information of California residents.

Scope and Applicability

This Appendix A ("Appendix") applies to California residents and outlines your rights and choices with respect to the processing of your personal information under the California Consumer Privacy Act ("CCPA"). This Notice does not apply to Yendo employees or job applicants. This Appendix controls to the extent it conflicts with any provision in the main body of the Privacy Notice ("Notice"). Capitalized terms not defined in this Appendix are defined in our Notice.

Data Collection, Use and Sharing

The CCPA requires that we tell you whether we collect any categories of personal information as classified under the CCPA, and whether we share this information with selected recipients for specific purposes.

A. Categories of Information

We collect the following categories of information as classified under CCPA:

- **Personal identifiers** We collect your name, phone number, email address, shipping and billing addresses, login credentials, and IP address.
- **Personal information** We collect your date of birth, financial history, driver's license number, and credit card number.
- Characteristics of protected classifications We collect your date of birth, but do not use this information to infer whether you belong to a protected age group. Similarly, we may collect your gender. When you communicate with us using your social media account, you may share with us, or direct others to share with us, your gender and other protected information that we do not request.
- **Commercial information** We collect information about the products you request and records of Services purchased.
- Internet or other network activity information We collect browsing and search history, information collected from cookies and similar technologies, and analytics data.
- **Geolocation data** We collect GPS coordinates and other location tracking information via the OBD Yendo Device.
- Other inferences drawn from personal information We draw inferences from the categories of information collected to understand a consumer's preferences, characteristics, or predispositions.

Please see the "Information We Collect" section in our Notice to see the full description of the information that we collect.

Publicly Available Information: Personal information does not include publicly available information. For purposes of this paragraph, "publicly available" means information that is lawfully made available from federal, state, or local government records.

B. Sharing Information

We share the information collected with service providers such as suppliers, vendors, business partners such as advertising partners, and consultants to operate our business and provide you with our Sites and Services.

We do not sell the personal information of our Customers.

We partner with third parties to help us with our marketing efforts. These third-party partners may use technologies, such as cookies and other tracking technologies, to gather information about your activities on our Site to deliver our Services to you.

C. Using Information

We collect and use your personal information to:

- Interact with Customers;
- Facilitate transactions;
- Provide Services on behalf of the business;
- Conduct internal research and development;
- Improve the quality and safety of our Services and OBD Yendo Devices; and
- Detect security incidents and prevent fraud.

Please see the "How We Use Information" section in our Notice for a full description of how we use your personal information.

Your CCPA Rights

The CCPA grants California consumers certain rights in connection with the personal information we collect, as described below.

- **Right to Know**: You have the right to know the categories and specific pieces of your personal information we have collected in the previous 12 months.
- **Right to Deletion**: You have the right to request that we delete any of your personal information we have collected.
- **Right to Request Information**: You have the right to request information about the collection, sale, and disclosure of your personal information from the previous 12 months.
- **Right to Opt-out of the Sale of Information**: You have the right to opt-out of the sale of personal information we have collected about you.
- **Right to Non-Discrimination**: You have the right to not receive discriminatory treatment for exercising any of your CCPA rights. We do not treat Customers differently for exercising any of the rights described above.

Exercising your Rights

If you wish to exercise any of the above rights, see the "Contact Us" section in this Appendix. You may also authorize an individual to submit a verifiable consumer request relating to your personal information. We verify your request using your email address. If you have created an account with us, we also verify your request using the information associated with your account, including billing or shipping information. Government identification may be required. We cannot respond to your request if we cannot verify your identity and/or authority to make the request on behalf of another and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us.

If you wish to use an authorized agent to submit a request to opt-out on your behalf, you must provide the authorized agent written permission signed by you, the consumer. We may deny a request from an authorized agent if the agent cannot provide Yendo your signed permission demonstrating that the agent is authorized to act on your behalf.

We fulfill requests within 45 days of receiving your request. Please note that your request may be limited in certain cases, for example if complying with your request would conflict with:

- Federal, state, or local law;
- Regulatory inquiries;
- Subpoenas; or
- Exercising or defending legal claims.

Contact Us

To submit questions about this Appendix or to update or request changes to your personal information, please contact us at info@yendo.com, call us at 888-532-0770, or write to us:

Yendo Attn: Compliance Department 3309 Elm St #340 Dallas, TX 75226

Appendix B: Cookie Notice

Updated: March 10, 2022

Yendo Inc. ("Yendo," "we," "us," or "our") uses cookies and other tracking technologies to enhance your experience on our Site. Please read this Cookie Notice ("Cookie Notice") for information on how we use cookies and how to manage cookies. To learn more about our data privacy practices, read our Privacy Notice.

Scope

This Cookie Notice describes the different types of cookies we use in connection with our Sites, such as www.yendo.com. This Notice provides information on how Yendo uses cookies and how to manage cookies. To learn more about how Yendo collects, uses, processes, and discloses personal information, please read our Privacy Notice. Capitalized terms not defined in this Notice are defined in our Privacy Notice.

What Are Cookies?

Cookies are small text files that store information on the browser of your device when you visit a website. These text files are read by websites and help identify your computer when you return to a website. Cookies enable us to analyze how our Site is used and to monitor Site performance so we can improve and manage the Site.

We use the following types of cookies:

- **Duration**: Persistent cookies last until you or your browser deletes them or until they expire. Session-based cookies last only while your browser is open on your device and are deleted automatically once your browser is closed. We and our service providers use session and persistent cookies.
- **Category**: First-party cookies are served directly by us to your device. Third-party cookies are served by another party on our behalf. We use first- and third-party cookies.

How We Use Them

We use cookies and other tracking technologies to:

- Administer the Site
- Enhance user experience
- Analyze Site usage and trends
- Track users' movements around the Site
- Gather demographic data about users
- Deliver advertisements and other marketing communications
- Perform marketing integration across devices

We use the following types of cookies:

• **First Party Cookies**: We use cookies that are necessary for our Sites to run, including optimizing or powering features on the Sites and helping us identify irregular or fraudulent behavior on the Sites. For example, we use Segment and Atlassian (Jira) to help us: (1) understand how visitors arrive at our Site; (2) monitor Site usage; (3) remember you when you return to the Site; and (4) conduct research to improve our Site and Services. Our Site automatically collects your IP address, internet browser type, device identifiers, and device data in server logs to support the functionality of the sites and provide information to you that is relevant and error free. We also collect information about your

interactions with our Site, such as the date and time you visit our Site, the pages of our Site you visit, the amount of time you spent on our Site, and the number of times you return to our Site.

- To learn more about Segment's privacy practices and opt-out mechanisms, please visit their Privacy Policy page here.
- To learn more about Atlassian's privacy practices and opt-out mechanisms, please visit their Privacy Policy page here.
- **Third Party Cookies**: We partner with third party service providers on our Site to help us: (1) market products or services; (2) monitor which ads have been served to your browser; (3) which webpages you were viewing when such ads were delivered, and (4) provide you advertising based on your browsing activities and interests. Our partners may use cookies, web beacons, pixels, and other tracking technologies that collect your browser type, operating system, web pages visited, duration of visit, content viewed, and other click-stream data.
 - To learn more about Google Analytics' privacy practices and opt-out mechanisms, please visit Google's Privacy and Terms page here.
 - To learn more about Facebook's privacy practices, please visit the Facebook Data Policy page here.
- **Analytics**: We use third party analytics and marketing integration services, such as Google Analytics to track and optimize our Sites' performance and Marketing Activities.
 - To learn more about Google Analytics' privacy practices and opt-out mechanisms, please visit Google's Privacy and Terms page <u>here</u>.
 - To learn more about Segment's privacy practices and opt-out mechanisms, please visit their Privacy Policy page here.

Web Beacons

We may use web beacons (clear gifs) in our HTML-based emails to let us know which emails have been opened by the recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns.

How to Manage Cookies

You can block or disable cookies or other tracking technologies on your device at any time by changing your preferences or options menu in your browser(s). You can also reject or delete the cookies that are stored on your device. You can still use our Sites if you block or delete our cookies, but your ability to access certain Site features may be limited. To find out more about cookies, including how to see what cookies have been set and how to block and delete cookies, please visit http://www.aboutcookies.org/.

Each browser provides different mechanisms for managing cookies. Look at your browser's help menu to determine the best way to modify your browser's cookie storage. You can usually find these settings in the "Options" or "Preferences" menu of your browser. You can use the "Help" or similar option in your browser for more details.

- **Google Analytics:** You can opt out of Google Analytics without affecting how you visit our Sites. For more information on how to opt out of Google Analytics tracking across all websites you use, visit https://tools.google.com/dlpage/gaoptout.
- **Facebook:** You can opt out of Facebook without affecting how you visit our Sites. For more information on how to opt out of Facebook tracking across all websites you use, visit https://www.facebook.com/ads/settings.

We use information collected from cookies before they were disabled, and we stop the cookie from collecting any further information if you disable one or more cookies.

Changes to Our Cookie Notice

We periodically review and update this Notice to describe new cookies or changes to our practices. You can determine when this Notice was last revised by referring to the "Updated" date at the top of this Notice. We

encourage you to review the Notice whenever you interact with us to stay informed about our privacy practices and the ways you can help protect your privacy.

If we make significant changes to this Notice, we will notify you a prominent notice on our Site. If you do not agree with the privacy practices disclosed in the Notice, we recommend you stop using our Sites.

Contact Us

To submit questions about this Notice or to update or request changes to your personal information, please contact us at info@Yendo.com or write to us:

Yendo

Attn: Compliance Department 3309 Elm St #340 Dallas, TX 75226