### **Privacy Policy**

### Effective Date: July 25, 2024

Your privacy is important to us at CoGrow Finance, LLC ("we," "us," or "our"). This privacy policy explains how we collect, use, and protect your personal information when you visit our website www.Cogrowfinance.com and use our services.

#### **Information We Collect**

Personal Information: We collect personal information that you voluntarily provide to us when you register on our website, subscribe to our newsletter, fill out a form, or enter information on our site. This information may include your name, email address, phone number, and other contact details.

Automatically Collected Information: When you visit our website, we automatically collect certain information about your device, browsing actions, and usage patterns. This information may include your IP address, browser type, operating system, referral URLs, and other technical information.

#### **Use of Information**

We use the information we collect to:

- 1. Provide and Improve Our Services: To deliver the services you request, improve our website and services, and personalize your experience.
- 2. Communicate with You: To send you updates, newsletters, and other communications related to our services. You can opt out of receiving these communications at any time.
- 3. Ensure Security and Compliance: To protect our website, detect and prevent fraud, and

## **Sharing of Information**

We do not sell, trade, or otherwise transfer your personal information to outside parties. However, to provide our services effectively, we may share your information with third-party licensed software providers. This sharing of information will only occur after you have signed an agreement contract with us and completed all the necessary onboarding procedures. These third-party providers are contractually obligated to keep your information confidential and use it only for the purposes of providing the contracted services. Your personal information, including phone numbers, will not be shared with any third parties for marketing or promotional purposes.

# **Opt-in to SMS Messaging**

We use SMS messaging as part of our services. By providing your phone number and opting in, you consent to receive SMS text messages from us. Message and data rates may apply. To opt out of further messaging, reply STOP. For help, reply HELP.

### Opt-in Mechanisms:

- Verbal: "Our website is not used to collect consumer opt-in for this 10DLC campaign."
- Written forms
- Website forms (if applicable)

If you provide your phone number via our "Contact Us" form, the following disclaimer will apply: "By providing a telephone number and submitting the form you are consenting to be contacted by SMS text message. Message & data rates may apply. Reply STOP to opt out of further messaging."

### **Cookies and Tracking Technologies**

We use cookies and similar tracking technologies to enhance your experience on our website, analyze site usage, and assist in our marketing efforts. Cookies are small data files that are placed on your device when you visit our website. You can control the use of cookies through your browser settings.

### **Data Security**

We implement a variety of security measures to maintain the safety of your personal information. However, no method of transmission over the internet or electronic storage is completely secure. While we strive to protect your personal information, we cannot guarantee its absolute security.

#### **Retention of Personal Information**

We retain your personal information for as long as necessary to provide you with our services, comply with legal obligations, resolve disputes, and enforce our policies. When your information is no longer required, we will securely delete or anonymize it.

# **Your Rights**

You have the right to:

- 1. Access Your Information: Request a copy of the personal information we hold about you.
- 2. Correct Your Information: Request corrections to any inaccurate or incomplete personal information.
- 3. Delete Your Information: Request the deletion of your personal information under certain circumstances.
- 4. Restrict Processing: Request the restriction of processing your personal information.
- 5. Data Portability: Request the transfer of your personal information to another party.
- 6. Opt-Out of Marketing Communications: Opt out of receiving marketing communications

### **Changes to This Privacy Policy**

We may update this privacy policy from time too time to reflect changes in our practices, technology, legal requirements, and other factors. We will notify you of any significant changes by posting the new policy on our website and updating the effective date.

## **Contact Us**

If you have any questions or concerns about this privacy policy or our data practices, please contact us at:

CoGrow Finance, LLC Dp.Liririano@cogrowfinance.com