



WEST
CAPITAL LENDING

West Capital Lending, Inc.

Rev. 08/05/2026

Hello,

Please see the attached and below for a copy of our Privacy Policy, which we are required to provide for your records.

No signature is needed; this is for informational purposes only.

Kindly do not reply to this email or send documents or communications intended for your Loan Officer.

FACTS	WHAT DOES West Capital Lending, Inc. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number • Account balances and credit scores • Employment information and credit card or other debt
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons West Capital Lending, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does West Capital Lending, Inc. share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	• Visit us online: https://westcapitalending.com/ca-opt-out • Email: privacy@westcapitalending.com Please note: If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer our customer</i>, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (855) 620-0238 or go to https://westcapitalending.com/ca-opt-out

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Who we are	
Who is providing this notice?	West Capital Lending, Inc.
What we do	
How does West Capital Lending, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does West Capital Lending, Inc. collect my personal information?	We collect your personal information, for example, when you • apply for a loan or give us your employment history • give us your income or provide account information • provide employment information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Top Loan Offers, LLC
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • West Capital Lending, Inc. does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • West Capital Lending, Inc. does not jointly market

Other important information
North Dakota and Vermont Customers: We will not share personal information with non-affiliates for them to market to you without your authorization. California, Colorado, Connecticut, Delaware, Florida, Indiana, Iowa, Kentucky, Maryland, Minnesota, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Rhode Island, Tennessee, Texas, Utah, and Virginia Customers: Additional state privacy rights may apply to you. Our full State Privacy Notice is at https://westcapitalending.com/privacy-policy for a full description of your rights and how to exercise them.

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NMLS ID: 1566096		www.westcapitalending.com
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