

California Consumer Privacy Statement

Last Updated: January 20, 2026

This California Consumer Privacy Statement (“**Statement**”) supplements Cornerstone’s [Online Privacy Policy](#) and applies solely to California consumers.

This Statement does not apply to Cornerstone’s personnel, or to information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This Statement uses certain terms that have the meaning given to them in the California Consumer Privacy Act and its implementing regulations (the “**CCPA**”).

1. Notice of Collection and Use of Personal Information

We may collect the following categories of personal information about you:

- *Identifiers*: Identifiers such as a real name, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology); telephone number, online identifier, IP address, email address, Social Security number, driver’s license number, passport number, and other similar identifiers
- *Additional Data Subject to Cal. Civ. Code § 1798.80*: Signature, state identification card number, insurance policy number, education, credit card number, debit card number, and other financial information, medical information, and health insurance information
- *Protected Classifications*: Characteristics of protected classifications under California or federal law, such as race, national origin, age, sex, gender, marital status, citizenship status, and military and veteran status
- *Commercial Information*: Commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies
- *Online Activity*: Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements
- *Geolocation Data*
- *Sensory Information*: Audio, electronic, visual or similar information
- *Employment Information*: Professional or employment-related information
- *Inferences*: Inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We may use the categories of personal information listed above for the purposes described in our [Online Privacy Statement](#). In addition, we may use these categories of personal information for certain business purposes specified in the CCPA, as described below:

- *Performing Services*: This includes maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services
- *Auditing*: Auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance
- *Short Term Use*: Short-term, transient use, including, but not limited to, the contextual customization of ads shown as part of the same interaction
- *Security Purposes*: Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
- *Debugging*: Debugging to identify and repair errors that impair existing intended functionality

In addition, we may also use the following categories of personal information for purposes of managing career opportunities with Cornerstone: Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Commercial Information; Online Activity; Sensory Information; Employment Information; and Inferences.

2. Our Prior Collection, Use and Disclosure of Personal Information

We may have collected and used your personal information, as described in section 1 above, during the 12-month period prior to the effective date of this Statement. For the personal information collected during that timeframe, we describe below: (a) the categories of sources from which we may have obtained the personal information, (b) the categories of third parties with whom we may have shared the information, (c) the categories of personal information we may have sold and (d) the categories of personal information we may have disclosed for a business purpose.

a. Sources of Personal Information

We may have obtained personal information about you from various sources, as described below:

- Directly from you, such as when you provide the information, connect to us via social media, or send us questions, requests or comments
- From your devices, such as when you visit our Sites
- Your family or friends, such as when they provide us with your contact information

- Our affiliated entities
- Vendors who provide services on our behalf (such as data analytics providers)
- Third parties with whom we have a business relationship
- Referral sources, such as financial advisors, insurance agents, and accountants.
- Social networks
- Consumer data resellers, data aggregators and lead generators
- Law enforcement, regulators and government entities
- Public databases

b. *Sharing of Personal Information*

We may have shared your personal information with certain categories of third parties, as described below, including for the business purposes described above:

<u>Categories of Third Parties</u>	<u>Categories of Personal Information</u>
Our affiliated entities	Identifiers Additional Data Subject to Cal. Civ. Code § 1798.80 Protected Classifications Commercial Information Online Activity Geolocation Data Sensory Information Employment Information Inferences
Third-party vendors who provide services on our behalf (such as data analytics partners)	Identifiers Additional Data Subject to Cal. Civ. Code § 1798.80 Protected Classifications Commercial Information Online Activity Geolocation Data Sensory Information Employment Information Inferences
Corporate business partners (such as parties involved in a transfer of our assets)	Identifiers Additional Data Subject to Cal. Civ. Code § 1798.80 Protected Classifications Commercial Information

<u>Categories of Third Parties</u>	<u>Categories of Personal Information</u>
Professional services organizations, such as auditors and law firms	Online Activity Geolocation Data Sensory Information Employment Information Inferences Identifiers Additional Data Subject to Cal. Civ. Code § 1798.80 Protected Classifications Commercial Information Online Activity Geolocation Data Sensory Information Employment Information Inferences
Marketing partners (including network advertising companies, social networks, business partners, consumer data resellers, data aggregators and lead generators)	Identifiers Protected Classifications Commercial Information Online Activity Sensory Information Employment Information Inferences Social networks Identifiers Online Activity Inferences
Law enforcement agencies, courts, regulators and government authorities	Identifiers Additional Data Subject to Cal. Civ. Code § 1798.80 Protected Classifications Commercial Information Online Activity Geolocation Data Sensory Information Employment Information Inferences

b. Sale of Personal Information

We do not sell your personal information in exchange for monetary compensation or other valuable consideration. We do not have actual knowledge that we sell the personal information of minors under 16 years of age.

3. California Consumer Privacy Rights

You have certain choices regarding your personal information, as described below.

- **Access:** You have the right to request, twice in a 12-month period, that we disclose to you the personal information we have collected, used, disclosed and sold about you during the past 12 months.
- **Deletion:** You have the right to request that we delete certain personal information we have collected from you.

How to Submit a Request. To submit an access or deletion request, call us at 1-855-462-4343 or email us at privacy@cornerstonefinancing.com. To submit a request as an authorized agent on behalf of a consumer, contact us at privacy@cornerstonefinancing.com.

Verifying Requests. To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. In addition, if you ask us to provide you with specific pieces of personal information, we will require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request. If you designate an authorized agent to make an access or deletion request on your behalf, (a) we may require the authorized agent to provide proof that you gave the agent signed permission to do so, and (b) we may require you to verify your own identity directly with us.

Additional Information. If you choose to exercise any of your rights under the CCPA, you have the right to not to be discriminated against by us for doing so. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request. This Statement is available in alternative formats upon request. Please contact us by email at privacy@cornerstonefinancing.com or by phone at 1-855-462-4343 to request this Statement in an alternative format.

4. Effective Date

This Statement takes effect on the date Last Updated set forth at the beginning of this document.