

Privacy Policy

Effective as of October 1, 2023

This Digital Privacy Policy (“Privacy Policy”) applies to information collected by FutureWave Finance (“FutureWave”) on www.FutureWaveFinance.com and on FutureWave branded social media sites, digital advertising campaigns, applications, and digital sites owned by FutureWave. By using this site, you agree to the terms and conditions of this Privacy Policy. You may download a copy of this Privacy Policy here. This Privacy Policy does not apply to third-party websites and other websites and applications that do not link to or reference this Privacy Policy and does not apply to information collected from you offline. Questions regarding this privacy policy may be sent to (Service@FutureWaveFinance.com). If you do not agree with any part of this Privacy Policy, you may not use the site.

How We Define Personal Information

For purposes of this Privacy Policy, “Personal Information” means any information you provide us on this site that personally identifies you. Personal Information includes, but is not limited to, your name, telephone numbers, email address, and login credentials. Personal Information also includes information that, when combined with other information, can be used to identify you.

How We Collect Your Personal Information, Types We Collect, and How We Use It

When you complete our online contact form, we ask you for Personal Information. We use that information to contact you, provide services or products as outlined on our website, or to respond to your questions.

How We Protect and Store Information / Data Security

FutureWave takes precautions intended to help protect your personal information that we collect and store. We employ controls that follow widely recognized security policies, standards, and regulations and align with industry-standard best practices. However, you are responsible for using appropriate security measures to protect your information and for refraining from sending sensitive data to us over unsecure means.

We retain information for as long as necessary to fulfill the purposes for which you provided the information, to comply with legal obligations, to resolve disputes, to enforce agreements, and for a reasonable period of time thereafter.

Location of Servers and Transfer of Information to the United States

The website is hosted by servers in the United States (US). If you are located outside of the US, your Personal Information will be transferred to the US. By submitting your Personal Information, you consent to its transfer to the US and to its storage, processing, and use there.

Our hosting services are maintained in accordance with industry standards to reasonably secure the information of its customers. However, “Perfect security” does not exist on the Internet, and you use the website at your own sole risk. The information contained on this website is provided as a service to the FutureWave community and does not constitute legal or financial advice. FutureWave makes every effort to provide quality information, but we make no claims, promises, or guarantees about the accuracy or completeness of the information contained in or linked to this website and its associated sites.

Affiliated Websites or Organizations (third parties included) That May Use the Data

FutureWave does not sell your personal information to third parties. FutureWave may share your Personal Information with corporate affiliates for everyday business purposes, to allow affiliates to market to you, or to allow affiliates to provide you with products you requested, and as required by law. FutureWave also shares information if disclosure of specific information is necessary to comply with the request of a law enforcement or regulatory agency; to enforce FutureWave’s Terms of Use; and to respond to an emergency. FutureWave never

publicly discloses any Personal Information related to financial or payment activities or any government identification numbers.

Reasons We Can Share Your Personal Information	Shared?	Can you Limit Sharing?
For our everyday business purposes, such as to process your transactions, maintain your accounts, 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 to other financial companies	Yes	No
For our affiliates everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For Non-affiliates to market to you	Yes	Yes

Cookies and Google Analytics

We do not use cookies on the site, but we do use Google Analytics (GA). GA may collect information that includes, but is not limited to, demographic information, browser information, and information collected through tags and other technologies. GA records how long you spend on various pages on the site, which pages you view, your search queries, the products you viewed, error and performance reports, your IP address, your browser type, time zone and language settings, and operating system. Generally, analytics services like GA do not identify individual users. To opt out of Google Analytics, visit the google website <https://support.google.com/analytics/answer/181881?hl=en>

How the Site Responds to Do Not Track Signals

Some web browsers use a “Do Not Track” (“DNT”) feature that notifies a website that a user does not want to have their online activity tracked. The FUTUREWAVE website does not respond to DNT requests from any browser.

Third Party Sites and Services

Our Sites may contain links to other websites or services that are not owned or controlled by FutureWave. Your use of these websites or services is at your own risk. We are also not responsible for the information collection, or security policies or practices of other organizations, including LinkedIn, Facebook, Apple, Google, Microsoft, or any other third-party app provider, social media platform provider, operating system provider, device manufacturer, or wireless service provider. We encourage you to read the privacy policies of every website or service that you visit to understand how Personal Information is processed.

How Can I Correct or Delete My Personal Information?

If you would like to correct or delete Personal Information supplied to FutureWave, please send an e-mail with your request to (Service@FutureWaveFinance.com) or send us a letter to FutureWave Finance, Attn: Privacy Policy Department, 425 S. Financial Place, Ste 2000, Chicago, IL 60605. Do not include personal information in the email or letter. We will use reasonable efforts to correct your information but may not be able to correct or delete Personal Information shared with third parties.

Changes to this Privacy Policy

We reserve the right to change this Privacy Policy as business needs require by updating the relevant link. Your continued use of the Sites after the Effective Date constitutes your acceptance of the amended Privacy Policy. The amended Privacy Policy supersedes all previous versions.

Do Not Call Policy. This notice is the FutureWave Finance Do Not Call Policy notice under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call Lists, unless the law permits. FutureWave Finance associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from FutureWave Finance will be placed on the FutureWave Finance Do Not Call List and will not be called in any future campaigns, including those of FutureWave Finance affiliates. If you communicate with us by telephone, we may monitor the call.

Nevada. We are providing you with this notice pursuant to state law. You may be placed on our Internal Do Not Call List by sending us a letter to FutureWave Finance, Attn: FutureWave Privacy Policy Department, FutureWave Finance, Attn: Privacy Policy Department, 425 S. Financial Place, Ste 2000, Chicago, IL 60605. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number – (702) 486-3132; email BCPINFO@ag.state.nv.us. Nevada.

Vermont. In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, with other financial institutions with which we have joint marketing agreements, or as otherwise necessary to service your accounts. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

California. In accordance with California law, we will not share information we collect about you with companies outside of FutureWave Finance, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.