

Anchored Finance LLC

Privacy Policy & Terms and Conditions

Last Updated: 12.15.2025

Anchored Finance LLC (“Anchored Finance,” “we,” “us,” or “our”) is committed to protecting your personal information and ensuring transparent communication regarding how we collect and use your data. By applying for or using our financial products, visiting our website, communicating with us, or interacting with our systems, you agree to the practices and terms described here.

Anchored Finance collects personal information that you provide directly—such as your name, contact information, Social Security number, income, employment details, and documentation needed for loan processing. We may also collect information automatically through our website, such as IP address, device identifiers, and usage data, as well as information received from dealerships, credit bureaus, service providers, and identity verification partners. This information is used to process loan applications, verify identity and creditworthiness, service and manage accounts, communicate updates, comply with legal obligations, prevent fraud, and improve our services. We do not sell or rent your personal information.

We may share information only as necessary with credit bureaus, dealership partners involved in your loan, payment processors, custodians or loan servicers, regulatory entities, or legal professionals when required. Importantly, mobile phone numbers, SMS opt-in information, and text-message-related data will **not** be shared with third parties or affiliates for marketing or any other purpose.

Text Message and other Communications to a Telephone

By providing a telephone number, **you authorize us to contact you**, including by sending text messages directly or through a conduit text messaging service and by making calls to a cell phone using an automatic telephone dialing system or an artificial or prerecorded voice. Messages we send may contain sales or marketing content. **Message and data rates may apply, and message frequency may vary. To revoke consent, reply STOP to opt out or notify us through any reasonable means.** You acknowledge that texting service providers and cell phone carriers such as T-Mobile, Verizon, and AT&T are **not liable** for delayed or undelivered messages.

Website and other Digital Systems

By accessing or using our website or digital systems, you agree not to misuse or attempt unauthorized access, introduce harmful code, disrupt functionality, or reverse engineer any part of the platform. You also consent to electronic signature and electronic delivery of documents, which will carry the same legal effect as physical signatures and paper documents. Loan approval is not guaranteed, and all loan terms—including APR, payment schedule, fees, and

disclosures—will be provided in separate loan agreements that must be reviewed and accepted before funding.

Depending on applicable state privacy laws, you may have the right to request access to your information, request corrections, request deletion where permitted, and limit certain types of data sharing. Anchored Finance will not discriminate against you for exercising these rights. We maintain administrative, technical, and physical safeguards to protect your information and retain it only as required by law, regulation, or servicing obligations.

Anchored Finance is not responsible for unauthorized access resulting from your actions, nor for technical failures, delayed or undelivered text messages, or losses caused by third-party systems. Our liability is limited to direct damages as permitted by law. These terms are governed by the laws of the State of Connecticut, and any disputes must be resolved in Tolland County, Connecticut, unless otherwise required by law.

For questions regarding your privacy or these terms, you may contact us at:

Anchored Finance LLC, 45 Industrial Park Road West, Tolland, CT 06066.

Email: consumer@anchoredfinance.com ---- Phone: 860-454-8114