

Select US States Consumer Privacy Notices

Below are notices pursuant to the California Consumer Privacy Act, as amended by the California Privacy Right Act, and other applicable US state consumer data privacy and protection legislation. These notices may be updated by us at any time by posting and updating the “last updated” date appearing at the end of these notices. Any updates will be effective once posted on this website.

1. NOTICE TO OUR EMPLOYEES, CONTRACTORS AND JOB APPLICANTS WHO ARE CALIFORNIA RESIDENTS UNDER THE CALIFORNIA CONSUMER PRIVACY ACT, AS AMENDED BY THE CALIFORNIA PRIVACY RIGHTS ACT (available at this link: [California Consumer Privacy Rights Act Policy and Notice of Collection of Personal Information For California Employees, Applicants, and Individual Service Providers](#))
2. NOTICE TO CALIFORNIA CONSUMERS WHO ARE CALIFORNIA RESIDENTS UNDER THE CALIFORNIA CONSUMER PRIVACY ACT, AS AMENDED BY THE CALIFORNIA PRIVACY RIGHTS ACT

Please see below for the rights available to California consumers who are California residents under the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, “CCPA”) (available at this link: [CCPA](#)). Please note that although the CCPA provides that a California consumer may make certain requests, we may decline the request as permitted by law.

RIGHT TO REQUEST TO KNOW

California consumers who are California residents have the right to request that we disclose what personal information (as defined in the CCPA) we collect, use, disclose, sell and share by submitting a verifiable “Request to Know” via either our toll-free number at 1-833-705-0544 or via this email: CCPA@fenics.com. Please note that California consumers who are California residents may be required to verify their identity. To view the types of personal information that we collect, use, disclose, sell and share, please see our Privacy Statement available at this link: [Privacy Statement](#).

RIGHT TO REQUEST TO ACCESS

California consumers who are California residents have the right to request access to the specific pieces of personal information we have collected about them by submitting a verifiable “Right to Access” via either our toll-free number at 1-833-705-0544 or via this email: CCPA@fenics.com. Please note that California consumers who are California residents may be required to verify their identity.

RIGHT TO REQUEST DELETION

California consumers who are California residents have the right to request that we delete all or a portion of their personal information collected from the consumer, by submitting a verifiable “Request for Deletion” via either our toll-free number at 1-833-705-0544 or via this email: CCPA@fenics.com. Please note that California consumers who are California residents may be required to verify their identity. If we are unable to verify the California consumers who are California resident’s identity, we shall treat the request as a Request to Opt-Out.

RIGHT TO REQUEST NOT TO SELL

California consumers who are California residents have the right to opt-out of the sale of their personal information by us by submitting a verifiable “Request Not to Sell” via either our toll-free number at 1-833-705-0544 or via this email: CCPA@fenics.com. Please note that California consumers who are California residents may be required to verify their identity.

Please note that as we understand the term “sell” as used in the CCPA, we do not “sell” your personal information, nor have we “sold” your personal information in the past twelve months.

RIGHT TO REQUEST NOT TO SHARE

California consumers who are California residents have the right to opt-out of the sharing of their personal information by us by submitting a verifiable “Request Not to Share” via either our toll-free number at 1-833-705-0544 or via this email: CCPA@fenics.com. Please note that California consumers who are California residents may be required to verify their identity.

Like a number of other companies, we use services provided by (and “share” (as the term is used in the CCPA) your personal information with) Google and others that may deliver ads to you as described in our Privacy Statement available at this link: [Privacy Statement](#). See our Cookie Settings available at this link: [Cookie Settings](#).

RIGHT TO REQUEST CORRECTION

California consumers who are California residents have the right to request that we correct personal information maintained by us about them that is inaccurate by submitting a verifiable “Request to Correct” via either our toll-free number at 1-833-705-0544 or via this email: CCPA@fenics.com. Please note that California consumers who are California residents may be required to verify their identity.

SENSITIVE PERSONAL INFORMATION

We may collect sensitive personal information (as the term is used in the CCPA) as described in our Privacy Statement available at this link: [Privacy Statement](#). However, we do not use sensitive personal information for the purposes of inferring characteristics about you.

NON-DISCRIMINATION/FINANCIAL INCENTIVES

We will not discriminate against California consumers who are California residents for exercising the privacy rights conferred by the CCPA. In the event you exercise your rights under the CCPA, unless permitted by the CCPA, we will not: (i) deny you goods or services, (ii) charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties, (iii) provide you a different level or quality of goods or services or (iv) suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

However, we may offer you certain financial incentives permitted by the CCPA that may result in different prices, rates or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information’s value and contain written terms that describe the program’s material aspects.

Participation in a financial incentive program requires your prior opt-in consent, which you may revoke at any time.

AUTHORIZED AGENT

California consumers who are California residents may designate an authorized agent to make a request under the CCPA or this policy on the California consumers who are California resident's behalf, provided that the California consumers who are California resident provides proof of their written authorization designating an agent to us.

CONTACT FOR MORE INFORMATION

If you have any questions about our Privacy Statement, the practices of our website or apps, or your dealings with the website or apps, or need to request this Notice in an alternative format, please contact us at this email: CCPA@fenics.com.

3. NOTICE TO CONSUMERS WHO ARE RESIDENTS OF THE CERTAIN US STATES LISTED BELOW WITH CONSUMER DATA PRIVACY AND PROTECTION LEGISLATION

Please see below for the rights available to:

- Virginia consumers who are Virginia residents under the Virginia Consumer Data Protection Act ("VCDPA") (available at this link: [VCDPA](#));
- Connecticut consumers who are Connecticut residents under the Connecticut Data Protection Act ("CDPA") (available at this link: [CDPA](#));
- Colorado consumers who are Colorado residents under the Colorado Privacy Act ("CPA") (available at this link: [CPA](#));
- Utah consumers who are Utah residents under the Utah Consumer Privacy Act ("UCPA") (available at this link: [UCPA](#));
- Oregon consumers who are Oregon residents under the Oregon Consumer Privacy Act ("OCPA") (available at this link: [OCPA](#));
- Texas consumers who are Texas residents under the Texas Data Privacy and Security Act ("TDPSA") (available at this link: [TDPSA](#));
- Montana consumers who are Montana residents under the Montana Consumer Data Privacy Act ("MCPDA") (available at this link: [MCDPA](#));
- Montana consumers who are Montana residents under the Montana Consumer Data Privacy Act ("MCPDA") (available at this link: [MCDPA](#));
- Delaware consumers who are Delaware residents under the Delaware Personal Data Privacy Act ("DPDPA") (available at this link: [DPDPA](#));
- Iowa consumers who are Iowa residents under the Iowa Data Protection Act ("IDPA") (available at this link: [IDPA](#));
- Nebraska consumers who are Nebraska residents under the Nebraska Data Privacy Act ("NDPA") (available at this link: [NDPA](#));
- New Hampshire consumers who are New Hampshire residents under the New Hampshire Data Privacy Act ("NHDPDA") (available at this link: [NHDPDA](#)); and
- New Jersey consumers who are New Jersey residents under the New Jersey Data Privacy Act ("NJDPDA") (available at this link: [NJDPDA](#)).

The above listed acts are referred to in this Notice, individually and collectively, as the context requires, as the “US State Data Privacy Law(s)”. The above listed states are referred to in this Notice, individually and collectively, as the context requires, as the “Applicable State(s)”. Please note that although the US State Data Privacy Law(s) may provide that consumers who are residents of the Applicable State(s) may make certain requests, we may decline the request as permitted by law.

RIGHT TO REQUEST CONFIRMATION AND ACCESS

A consumer who is a resident of an Applicable State has the right under the US State Data Privacy Law applicable to such consumer to request confirmation that we process (i.e., collect, use, store, disclose, analyze, delete or modify) such consumer’s personal data (as defined in such US State Data Privacy Law) and to access such personal data by submitting a verifiable “Request to Confirm” or “Request to Access” via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. A consumer who is a resident of an Applicable State making such request may be required to verify such consumer’s identity. To view the types of personal data that we process, please see our Privacy Statement available at this link: [Privacy Statement](#).

RIGHT TO REQUEST CORRECTION

A consumer who is a resident of an Applicable State (with the exception of Utah and Iowa) has the right under the US State Data Privacy Law applicable to such consumer to request that we correct inaccuracies in such consumer’s personal data by submitting a verifiable “Request to Correct” via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. A consumer who is a resident of an Applicable State making such request may be required to verify such consumer’s identity.

RIGHT TO REQUEST DELETION

A consumer who is a resident of an Applicable State has the right under the US State Data Privacy Law applicable to such consumer to request that we delete personal data provided by or, for residents of all Applicable states other than Utah and Iowa, maintained about such consumer by submitting a verifiable “Request for Deletion” via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. A consumer who is a resident of an Applicable State making such request may be required to verify such consumer’s identity.

RIGHT TO REQUEST TO OBTAIN A COPY

A consumer who is a resident of an Applicable State has the right under the US State Data Privacy Law applicable to such consumer to request to obtain a copy of such consumer’s personal data (except in the case of consumers who are residents of Montana, Texas, Utah, Virginia, Iowa, or Nebraska, such right to obtain a copy is limited to such consumers’ personal data provided to us by such consumers) in a portable, and, to the extent technically feasible, readily usable format by submitting a verifiable “Request to Obtain a Copy” via either our toll-free number at 1-833-705-

0544 or via this email: consumerprivacy@fenics.com. A consumer who is a resident of an Applicable State making such request may be required to verify such consumer's identity.

RIGHT TO REQUEST TO OBTAIN A LIST OF THIRD PARTIES

A consumer who is a resident of Oregon or Delaware has the right under the US State Data Privacy Law applicable to such consumer to request to obtain a list of specific third parties (other than natural persons) to which we have disclosed, at our option, your personal data or any personal data by submitting a verifiable "Request to Obtain a List of Third Parties" via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. Consumers who are residents of Oregon or Delaware making such request may be required to verify such consumer's identity.

RIGHT TO REQUEST TO OPT-OUT

- a. Virginia consumers who are Virginia residents have the right to opt-out of the processing of their personal data by us for the purposes of (i) targeted advertising, (ii) the sale of personal data and (iii) profiling in furtherance of decisions that produce legal or similarly significant effects concerning such consumer by submitting a verifiable "Request to Opt-Out" via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. Virginia consumers who are Virginia residents making such requests may be required to verify their identity. Please note that as we understand the term "sell" as the term is used in the VCDPA, we do not "sell" your personal data. Please note that, as we understand the term "profiling" as the term is used in the VCDPA, we do not use your personal data for "profiling".
- b. Consumers who are residents of Connecticut, Montana, Delaware, or New Hampshire have the right to opt out of the processing of their personal data by us for the purposes of (i) targeted advertising, (ii) the sale of personal data and (iii) profiling in furtherance of solely automated decisions that produce legal or similarly significant effects concerning such consumer by submitting a verifiable "Request to Opt-Out" via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. Consumers who are residents of Connecticut, Montana, Delaware, or New Hampshire making such requests may be required to verify their identity. Please note that as we understand the term "sell" as the term is used in the CDPA, MCDPA, DPDPA, or NHDPA, we do not "sell" your personal data. Please note that, as we understand the term "profiling" as the term is used in the CDPA, MCDPA, DPDPA, or NHDPA, we do not use your personal data for "profiling". Consumers who are residents of Connecticut, Montana, Delaware, or New Hampshire may designate an authorized agent to make a "Request to Opt-Out" under the US State Data Privacy Law applicable to such consumer or this policy on such consumers' behalf, provided that we can verify such consumer's identity and the authorized agent's authority to act on such consumer's behalf.
- c. Consumers who are residents of Colorado, Oregon, Texas, Nebraska, or New Jersey have the right to opt out of the processing of their personal data by us for the purposes of (i) targeted advertising, (ii) the sale of personal data and (iii) profiling in furtherance of decisions that produce legal or similarly significant effects concerning such consumer by submitting a

verifiable “Request to Opt-Out” via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. Consumers who are residents of Colorado, Oregon, Texas, Nebraska, or New Jersey making such requests may be required to verify their identity. Please note that as we understand the term “sell” as the term is used in the CPA, OCPA, TDPSA, NDPA, or NJDPA, we do not “sell” your personal data. Please note that, as we understand the term “profiling” as the term is used in the CPA, OCPA, TDPSA, NDPA, or NJDPA, we do not use your personal data for “profiling”. Consumers who are residents of Colorado, Oregon, Texas, Nebraska, or New Jersey may designate an authorized agent to make a “Request to Opt-Out” under the US State Data Privacy Law applicable to such consumer or this policy on such consumers’ behalf, provided that we can verify such consumer’s identity and the authorized agent’s authority to act on such consumer’s behalf.

- d. Consumers who are residents of Utah or Iowa have the right to opt-out of the processing of their personal data by us for the purposes of (i) targeted advertising and (ii) the sale of personal data by submitting a verifiable “Request to Opt-Out” via either our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. Consumers who are residents of Utah or Iowa making such requests may be required to verify their identity. Please note that as we understand the term “sell” as the term is used in the UCPA and IDPA, we do not “sell” your personal data.
- e. Like a number of other companies, we use services provided by Google and others that may deliver targeted advertising to you as described in our Privacy Statement available at this link: [Privacy Statement](#). See our Cookie Settings available at this link: [Cookie Settings](#).

To view the types of personal data that we process (i.e., collect, use, store, disclose, analyze, delete or modify), please see our Privacy Statement available at this link: [Privacy Statement](#).

APPEALS

In the event we decline your request under the applicable US State Data Privacy Law, you may appeal our decision by calling our toll-free number at 1-833-705-0544 or via this email: consumerprivacy@fenics.com. Please provide your state of residence and any documentation you may have regarding the matter you are appealing (e.g., a copy of your request and a copy of our response).

NON-DISCRIMINATION/FINANCIAL INCENTIVES

We will not discriminate against consumers who are residents of the Applicable State(s) for exercising the privacy rights conferred by the US State Data Privacy Law(s) applicable to such consumers. In the event you exercise your rights under the US State Data Privacy Law applicable to you, unless permitted by such law, we will not: (i) deny you goods or services, (ii) charge you different prices or rates for goods or services, or (iii) provide you a different level or quality of goods or services.

However, we may offer you certain financial incentives permitted by the US State Data Privacy Law applicable to you that may result in different prices, rates, levels, quality or selection of goods and services.

CONTACT FOR MORE INFORMATION

If you have any questions about our Privacy Statement, the practices of our website or apps, or your dealings with the website or apps, or need to request this Notice in an alternative format, please contact us at this email: consumerprivacy@fenics.com.

Last updated: December 2024