

PRIVACY POLICY

1. Introduction

Uriel Research Institute ("Company," "we," "us," or "our"), is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your personal information when you visit our website at www.UrielResearch.org and any related subdomains, collectively, the "Website") and when you engage with our personal and business credit education, business funding-readiness consulting, and real estate acquisition education (the "Services").

By accessing the Website or using the Services, you acknowledge that you have read and understand this Privacy Policy. If you do not agree with our Privacy Policy, you may not use the Website or the Services.

2. Information We Collect

We collect the following categories of information:

a. Personal information you provide directly.

- Name, email address, mailing address, phone number, and date of birth; Social Security Number (SSN) or Taxpayer Identification Number; government-issued identification documents; business formation and ownership details; business and personal financial information; bank account and other financial-account information; and credit reports or credit scores (accessed only with your authorization). We also collect any other information you voluntarily provide through forms, applications, uploads, calls, emails, or chat.

b. Information collected automatically.

- Browser type and version, device identifiers, operating system, IP address, pages visited, links clicked, time spent on the Website, referring and exit URLs, and similar usage data collected through cookies and tracking technologies (see Section 8).

c. Information from third parties.

- Information from credit bureaus, financial institutions, funding partners, identity-verification providers, and analytics or advertising providers, where permitted by law and consistent with any authorization you have given.

We collect Social Security Numbers and financial-account information only as needed to assess eligibility, funding-readiness, and to provide the Services. This information is treated as sensitive and is protected as described in Section 9.

3. How We Use Your Information

We use your information to:

- Provide, operate, and deliver personal and business credit education, assess business funding-readiness, and provide real estate acquisition education together with other financial literacy education;
- Verify your identity and perform eligibility, underwriting, and risk assessments;
- Prepare and submit applications to funding partners, lenders, and financial institutions on your behalf and with your authorization;
- Communicate with you about your application, account, funding status, and Services;
- Respond to your inquiries and provide customer support;
- Operate, maintain, secure, and improve the Website and Services;
- Conduct internal audits, recordkeeping, and compliance reviews;
- Detect, prevent, and address fraud, unauthorized transactions, and security incidents; and
- Comply with applicable laws, regulations, legal process, and our legal obligations.

We do not sell your Social Security Number, financial account information, or credit data.

4. Regulatory Framework

As a provider of business funding and credit-related Services in the United States, we handle personal information in accordance with applicable federal and state laws, including:

- **Gramm-Leach-Bliley Act (GLBA):** We protect the confidentiality and security of your nonpublic personal financial information and limit its disclosure as described in this Policy.
- **Fair Credit Reporting Act (FCRA):** When we access credit reports or share information with credit bureaus, lenders, or affiliates, we obtain the required authorization and handle that information consistent with the FCRA.
- **Federal Trade Commission Act (FTC Act):** We follow fair business and consumer-privacy practices and do not engage in unfair or deceptive acts or practices.
- **California Consumer Privacy Act, as amended (CCPA/CPRA),** and other state privacy laws, where applicable to you (see Section 7).

5. How We Share Your Information

We do not sell your personal information for money or any other consideration. We share personal information only as described below, and only with parties contractually obligated to protect it and to use it solely for the purposes for which it is disclosed:

- **Funding partners and financial institutions** — to submit and process applications you have authorized.
- **Service providers** — payment processors, hosting and cloud providers, CRM and communications platforms, identity-verification and analytics providers, and professional advisors who perform services on our behalf.
- **Credit bureaus and affiliates** — consistent with the FCRA and your authorization.
- **Legal and regulatory disclosures** — when required by law, subpoena, court order, or regulatory request, or to protect our rights, your safety, or the safety of others, and to investigate fraud.
- **Business transfers** — in connection with a merger, acquisition, financing, or sale of assets, subject to this Policy.

Under the Gramm-Leach-Bliley Act (GLBA), you may have the right to limit certain sharing of your nonpublic personal information with nonaffiliated third parties. To exercise any such right, contact us using the details in Section 13.

6. SMS / Text Messaging

If you provide your mobile number and consent, we may send you text (SMS) messages relating to your application, account, appointments, and Services, and, where you have separately opted in, marketing messages. Message and data rates may apply, and message frequency varies.

You can opt out of text messages at any time by replying STOP, and you can reply HELP for assistance. Opting out of SMS will not affect other communications; however, opting out may limit appointment reminders and status updates sent by text.

We do not sell, rent, or share mobile phone numbers or SMS opt-in consent with any third party or affiliate for their own marketing purposes. SMS consent is not shared with third parties except subcontractors (such as our messaging platform) acting on our behalf to deliver the messages.

7. Your Privacy Rights

Depending on where you live and the law that applies to you, you may have the following rights:

- **Access** — request a copy of the personal information we hold about you.
- **Correction** — request that we correct inaccurate or incomplete information.
- **Deletion** — request that we delete your personal information, subject to legal, regulatory, and recordkeeping obligations.
- **Opting out** — opt out of marketing communications and, where applicable, the "sharing" of your information for cross-context behavioral advertising.
- **Non-discrimination** — we will not discriminate against you for exercising any of these rights.

For California residents (CCPA/CPRA). In the preceding 12 months we may have collected the categories of personal information described in Section 2, including identifiers, financial information, and sensitive personal information (such as SSN and account credentials), for the business purposes described in Section 3, and disclosed certain categories to the parties described in Section 5. You have the right to know, access, correct, and delete your personal information; the right to opt out of the "sale" or "sharing" of personal information (we do not sell personal information for money); and the right to limit the use of sensitive personal information to what is necessary to provide the Services. You may designate an authorized agent to submit requests on your behalf. We will verify your request using the information associated with your account before responding.

We honor browser-based opt-out preference signals, including the Global Privacy Control (GPC), where required by law.

California "Shine the Light." California residents may request information about disclosures of personal information to third parties for those parties' direct marketing purposes. We do not disclose personal information to third parties for their own direct marketing.

To exercise any right, contact us using the details in Section 13. We will respond within the timeframe required by applicable law.

8. Cookies and Tracking Technologies

We use cookies, web beacons, pixels, and similar technologies to operate the Website, remember your preferences, analyze usage, and measure and improve our marketing. This

may include third-party analytics and advertising tools. You can adjust your browser settings to refuse or delete cookies, though some features of the Website may not function properly as a result. Where required, we honor the Global Privacy Control (GPC) signal as a valid opt-out of sharing for cross-context behavioral advertising.

9. Data Security

We maintain reasonable administrative, technical, and physical safeguards designed to protect your personal information from unauthorized access, disclosure, alteration, or destruction, including:

- Encryption of data in transit and at rest using industry-standard protocols;
- Secure, access-controlled servers and systems;
- Role-based access controls limiting access to authorized personnel only;
- Regular security monitoring, audits, and risk assessments; and
- Employee confidentiality and data-protection agreements.

Despite these measures, no method of transmission over the internet or method of electronic storage is completely secure, and we cannot guarantee absolute security.

10. Data Retention

We retain personal information only for as long as necessary to fulfill the purposes described in this Policy and to meet our legal obligations.

Client-provided documents and credit information. Identity documents, government-issued ID scans, credit reports, credit scores, and other credit-related information you provide are used solely to perform the Services and are deleted from our active systems within sixty (60) days after the applicable service is completed or promptly following a refund or cancellation. These materials are never sold or shared with any third party for that party's own purposes.

Limited business records. We retain a minimal set of business and transaction records — such as the existence of the engagement, signed service agreements, consents and authorizations, and payment records — for as long as required to comply with applicable tax, legal, regulatory, recordkeeping, audit, and fraud- and dispute-resolution obligations. These records contain only the information necessary for those purposes and do not include the sensitive documents described above once the 60-day period has passed.

When personal information is no longer required, we securely delete, destroy, or de-identify it.

11. Children's Privacy

The Website and Services are intended for individuals 18 years of age or older. We do not knowingly collect personal information from anyone under 18. If we learn that we have collected information from a person under 18, we will delete it promptly. If you believe a minor has provided us information, contact us using the details in Section 13.

12. Third-Party Links

The Website may contain links to third-party websites, platforms, or services that we do not control. We are not responsible for the content, privacy practices, or security of those third parties. We encourage you to review their privacy policies before providing them with any information.

13. Changes to This Policy

We may update this Privacy Policy from time to time. Material changes will be posted on this page with an updated "Last Updated" date and, where required by law, communicated to you directly. Your continued use of the Website or Services after the effective date of any update constitutes your acceptance of the revised Policy.

14. Contact Us

If you have questions or concerns about this Privacy Policy or your personal information, or to exercise any of your rights, contact us:

Uriel Research Institute, Inc.

Address: 341 South Third Street, Suite 100, Columbus, Ohio 43215, United States

Email: support@UrielResearch.org

Phone: (614)701-9055

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