



Last modified: January 4, 2022

Privacy Policy

We are committed to maintaining the privacy of the nonpublic personal information we obtain from you and from other sources about you as you use our website and in the course of providing you with any products and services. This policy describes the types of information we may collect from you or that you may provide when you visit the website www.crecinotes.com (including all subdomains, the "Website") or when you email us or respond to our emails, and our practices for collecting, using, maintaining, protecting and disclosing that information. This policy applies to information we collect on the Website. It does not apply to information collected by any third party.

Information Collected

We may collect several types of information from and about users of our Website, including information by which you may be personally identified, such as name, postal address, email address, telephone number, date of birth, bank account information, and social security number (collectively, "personal information"). The collection of this information is necessary to provide the functionality of the Website and/or to comply with applicable laws and regulations related to the Website's product offerings.

We also gather automatic information such as your IP address, statistics on page views and traffic, and other information collected through cookies and other tracking technologies. We may also use third party analytics tools to help optimize our service, but no personally identifiable information is collected about you unless you explicitly submit that information via our fill in forms. We may keep records and copies of all correspondence if you contact us. We may keep details of transactions you carry out through the Website.

Methods of Collection

We may use the following methods of collecting information:

- Cookies. We may use cookies. A cookie is a small file placed on your computer. It may be possible to refuse to accept cookies by activating the appropriate setting within your browser. However, if you select this setting you may be unable to access certain parts of the Website.
- Google Analytics. We may use third-party services such as Google Analytics that collect, monitor and analyze information such as Internet Protocol ("IP") address, browser type, browser version, the pages visited, the time and date of use, the time spent on pages and other statistics in order to increase the Website's functionality and optimize our user experience.
- Web Beacons. Pages of the Website or emails we send to you may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages, opened emails, and for other related Website statistics (for example, recording the popularity of certain content and verifying integrity).

By continuing to use the Creci website, you consent to our use of cookies, web beacons and other similar technologies as described above.

Use of Information

We use information that we collect about you or that you provide to us, including any personal information to present the Website and its contents to you, for the following purposes:

- to provide you with information, products or services that you request from us;
- to fulfill any other purpose for which you specifically provide it;
- to carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection;
- to notify you about changes to the Website or any products or services we offer or provide through it;
- to contact you about our own services and other news or information that may be of interest to you;
- to better understand the behavior of our users and improve the Website and our product offerings;
- in any other way we may describe when you provide the information; and for any other purpose with your express consent.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction. We may disclose personal information that we collect or you provide as described in this privacy policy as follows:

- to our subsidiaries and affiliates;
- to contractors, service providers and other third parties we use to support our business, including, but not limited, to service providers who help us analyze the behavior of our users and improve the Website;
- to a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Website users is among the assets transferred;
- to fulfill the purpose for which you provide it;
- to comply with any court order, law or legal process, including to respond to any government or regulatory request;
- to enforce or apply our Terms of Use and other agreements, including for billing and collection purposes;
- if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our users or others;
- for any other purpose disclosed by use when you provide the information; and
- with your express consent.

Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of the Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we employ commercially reasonable, industry-standard methods to protect your personal information, we cannot guarantee the security of your personal information transmitted to the Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Choices About How We Use and Disclose Your Information

We aim to provide you with choices regarding the personal information you provide to us. Users of our Site may therefore opt out of some communications from our Website.

We have created mechanisms to provide you with the following control over your information:

- Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of the Website may then be inaccessible or not function properly.
- Emails from the Company. If we have sent you a promotional e-mail, you may send us a return e-mail asking to be omitted from future e-mail distributions or click the unsubscribe link at the bottom of each non-transactional email.
- From time to time, we may send surveys, requests for feedback regarding user experience, and Website operations or additional services from us or from us on behalf of our marketing partners, including by telephone to cellular phone numbers or text messages, if you have provided us with these numbers. The completion of surveys or requests for feedback or acceptance of any offer is voluntary. If you do not wish to receive these offers, surveys, or user feedback emails, please opt out in any offer email received from us. Creci honors your privacy preferences, and you may opt out of all solicitations by emailing us at investor-services@crecinotes.com.

Special Notice to California Residents

Under S.B. 27 as enacted in California law, California residents have the right to receive, once a year, information about third parties with whom we have shared information about you or your family for their marketing purposes during the previous calendar year, and a description of the categories of personal information shared. To make a request

under S.B. 27: please send a message to investor-services@crecinotes.com. We will respond to you within thirty (30) days of receiving such a request.

Children Under the Age of 13 and Minimum Age to Use Our Site or Services

Pursuant to federal law, we do not allow individuals who we know are under 13 to participate in our site or services. And you must be at least 18 years old to use our site and services. Please understand that we cannot necessarily tell if a user is providing us with his or her true age.

Changes to Our Privacy Policy

From time to time, we may change our Privacy Policy. This Privacy Policy may be updated as such needs dictate, and we will always communicate these changes to you by posting the updated Privacy Policy on the Website and/or notifying you via email in the event of any substantive or material changes. You are responsible for ensuring we have an up-to-date active and deliverable e-mail address for you, and for periodically visiting our Website and this privacy policy to check for any changes. Your continued use of the Website following any such change constitutes your agreement to follow and be bound by the Privacy Policy, as changed.