Sustainable Energy Management Systems Financing Privacy Policy

This Notice of Privacy Policy (“Notice”) is designed to inform you about the type of personally identifiable information that Sustainable Energy Management Systems LLC may gather or collect from you. It also explains the conditions under which we use, share, and disclose that personally identifiable information, and your rights in relation to that personally identifiable information. Please read this notice carefully to understand what we do.

This Notice is effective as of May 2019.

This Notice applies to the personally identifiable information that we collect or receive from:

- Consumers who request project financing to obtain our products and related products (I.E. Solar panels/inverters) and/or services (“customers”); and
- Correspondence, telephone, email or similar communications, to, or received from our customers.

OUR PRINCIPLES

- We only collect the personally identifiable information necessary for the purpose of managing the customer’s account and responding to the customer’s requests for assistance regarding our product and related services;
- We maintain reasonable administrative, technical and physical measures to protect your privacy and ensure the confidentiality and security of your personally identifiable information;
- We do not share your personally identifiable information with Non-Affiliated Entities for marketing purposes;
- We do not sell customer personally identifiable information;
- We contractually require any person or organization that provides products or services on our behalf to protect our customers’ personally identifiable information; and
- We do not allow those who are doing business on our behalf to use personally identifiable information for their own marketing purposes.

WHAT PERSONALLY IDENTIFIABLE INFORMATION WE COLLECT AND HOW
The types of personally identifiable information we collect depend on the product and service that you are engaging with us for. This personally identifiable information can include:

- Contact information (name, address, phone number, email address of the owners or co-owners of the dwelling);
- Proof of identity;
- Social Security number;
- Account balances and payment history;
• Credit scores and history;
• Employment and income information; and
• Utility bills.
• Company Name
• Company Financials

We collect your personally identifiable information for example when you:

• Apply for a lease or other form of financing;
• Give us your income information or provide employment information;
• Provide account information or give us your contact information;
• Enter into a relationship with Sustainable Energy Management Systems LLC or its Affiliates;
• Use an online account; and
• Use one of our financing products or services. We also receive your personally identifiable information from information services and consumer reporting agencies.

HOW WE USE YOUR PERSONALLY IDENTIFIABLE INFORMATION
We use personally identifiable information about customers to:

• Provide them with data regarding our solar products and financing services (marketing);
• Send correspondences, including electronic communications;
• Create and maintain their account;
• Create and manage an online account; and
• Create and manage lease relationships or other forms of financing.

WITH WHOM WE SHARE YOUR PERSONALLY IDENTIFIABLE INFORMATION
We may share relevant personally identifiable information:
With:

• Companies related by common ownership or control, financial and/or nonfinancial companies, joint ventures or parent company, or subsidiaries of Sustainable Energy Management Systems, LLC (“Affiliates”);
• Distributors, dealers, installers, home builders, agents, companies that perform services for us, or companies or entities to which we report lease or sales consummation or closing data (“Non-Affiliated Entities”);
• Financial institutions, or their organic subsidiaries, who finance the leases and other forms of financing, and other entities who help manage the leases and other forms of financing, send you notice of payments due, and reminders of past due payments (“Financial Institutions”);
• Credit Bureau (regarding late payments, missed payments or other defaults on your account); and
• Government and law enforcement officials or private parties to enforce our rights or respond to legal requests made in compliance with applicable law (subpoena, search warrant, court order).

For:

• Everyday business purposes in order to process your transactions, which includes to report the closing of a transaction, and maintain your account(s);
• Compliance with applicable law, to respond to court orders and legal investigations, or report to credit bureaus;
• Our marketing purposes to offer our products and services to you;
• Affiliates’ everyday business purposes regarding your transactions and experiences; and
• Financial Institutions’ purposes, in order to provide jointly with Sustainable Energy Management Systems LLC and its Affiliates, administrative services in conjunction with the distribution of our products under joint venture agreement.

We will not share personally identifiable information we collect with Non-Affiliated Entities except as permitted by Commonwealth of Pennsylvania law, such as to process your transaction or to maintain your account. When you are no longer a customer, we may continue to share your personally identifiable information as described in this notice.

CONSUMERS’ RIGHTS
All customers are granted the right to access, modify, correct, delete, or update their personally identifiable information. To do so, please contact us as indicated below.

OTHER IMPORTANT INFORMATION
This Notice, including updates or material changes to this Notice, are available to you on the Sustainable Energy Management Systems Financing Privacy Website page.

CONTACT US
By phone: 570-507-7774
By Email: customercare@reflectivesolartracker.com