

Silk River Capital Privacy Policy

Effective Date: July 1, 2024

Silk River Capital, Inc. (“Silk River,” “we,” “our,” or “us”), provides this privacy policy to describe how we collect, use, and share the information of individuals who visit our website at silkrivercapital.com (the “Site”).

Information Collection

When using our Site, you may voluntarily provide information about yourself, including your name, contact information, log-in information, and any other information you choose to provide. For example, we collect this information when you join our email list, create or access an account, contact us, or interact with us for any other purpose. If you complete a loan application or application for other financial services we may offer, we may collect financial information (such as financial statements or bank records), your Social Security number, and images of your driver’s license or other government-issued ID.

We (and other entities) automatically collect information relating to your interactions with us and our Site, including browser type, IP address, pages visited and other activities on the Site, keystroke patterns, device type, and time and date of visit, and other information we collect through the use of cookies and similar technology. See the [“Analytics”](#) section of this privacy policy to learn more about the use of this information and the choices available to you.

Information Use

We may use your information for any lawful purpose, including the following:

- To complete, evaluate, and process loan or other financial applications;
- To communicate with you, including to respond to questions about application or loan status;
- To operate and improve our products and services;
- To operate, personalize, and improve the Site, including for analytics purposes;
- To send updates, promotions, and marketing materials that may be of interest to you;
- To comply with the law and to maintain the security of our Site; or
- With your consent, or as otherwise disclosed at the time information is collected.

Information Sharing

We may share the information we collect with other parties, including the following:

- With third-party service providers who process information on our behalf, such as identity verification vendors, digital analytics providers, survey services, email marketing vendors, customer service providers, data hosting services, and email service providers;
- With any affiliates or joint venture partners that we may have in the future;

- As part of an actual or potential corporate sale, merger, or acquisition, or other transfer of all or part of our assets, including as part of a bankruptcy proceeding;
- Pursuant to a subpoena, court order, governmental inquiry, or other legal process or as otherwise required by law, to protect our rights or the rights of third parties, or to protect the safety or security of any person or entity;
- With your consent or as otherwise disclosed at the time of data collection or sharing.

We may use or share information that has been de-identified or aggregated without limitation.

The Site may offer interactive features, such as the ability to leave reviews, that you can use to communicate with other Site visitors or to submit and post your own content. If you disclose information in one of these forums, this information can be viewed, collected, and used by others.

Analytics

We may also work with third parties that collect data about your use of the Site and other sites or apps over time for non-advertising purposes. Silk River uses Google Analytics and other third-party services to improve the performance of the Site and for analytics and marketing purposes. For more information about how Google Analytics collects and uses data when you use our Site, visit www.google.com/policies/privacy/partners, and to opt out of Google Analytics, visit tools.google.com/dlpage/gaoptout.

Additionally, your browser may offer tools to limit the use of cookies or to delete cookies; however, if you use these tools, our Site may not function as intended.

Third-Party Links and Tools

The Site may provide links to third-party websites or apps. We do not control the privacy practices of those websites or apps, and they are not covered by this privacy policy. You should review the privacy policies of other websites or apps that you use to learn about their data practices.

The Site also includes integrated social media tools or “plug-ins,” such as social networking tools offered by third parties. If you use these tools to share personal information or you otherwise interact with these features on the Site, those companies may collect information about you and may use and share such information in accordance with your account settings, including by sharing such information with the general public.

Your interactions with third-party companies and your use of their features are governed by the privacy policies of the companies that provide those features. We encourage you to carefully read the privacy policies of any accounts you create and use.

Your Choices

To opt out of our email marketing, you can use the link provided at the bottom of each marketing message. If you opt out of our email marketing, we will still send you messages related to our transactions and relationship with you, such as order confirmations.

For choices with respect to analytics activities, please see the “Analytics” section above.

Updating Your Information

When you have an account with us, you may review, change, or update your contact information by logging into your account.

Changes to Our Privacy Policy

If our information practices change, we will post these changes on this page. We encourage you to visit this page periodically to learn of any updates.

Contact

If you have questions, comments, or concerns about this privacy policy, please contact us at: publicrelations@silkrivercapital.com