

## Privacy Policy – Last Updated January 17, 2012

This Privacy Policy describes how Ecologic Leasing Services (which is referred to below as “we” or “us” and in the possessive “our”) collects, uses and discloses information about the users of our Website (individually and collectively, "Users") and their use of the our Website and services.

We respect the privacy of our Users. This Privacy Policy and the steps we take in compliance with its terms are driven by this respect for privacy. Each User of our Website must respect the needs of all other Users by complying with our Privacy Policy. Please read this Privacy Policy carefully with this in mind.

This Privacy Policy is incorporated into and subject to the terms of our Terms of Use. These Terms of Use are also accessible from the home page of our Website.

This Privacy Policy governs our conduct and the conduct of individuals we employ or manage. If a User visits a Web site that we mention or link to, any information the User provides to that site will be governed by that site's privacy policy.

Capitalized terms used and not otherwise defined in this Privacy Policy have the meaning given those terms in the Terms of Use. The term “including” or “include” means “including but not limited to” or “include, without limitation”.

### 1. Information We Collect

Our primary goal in collecting information from Users is to facilitate the proper functioning of the services we offer through our Website and to enable internal use of web-based financial software modules and access to services, which automate equipment finance processes, as well as access to forms and documentation services.

(a) **User Information.** To access and use parts of our Website, each User must register using our online registration form, where the User is required to provide us with User Information. This information consists of the User's name, employing company, and e-mail address. For other parts of our Website, Users must be registered by an authorized agent of the User's employer (“Registrar”). During this registration process, the Registrar must provide the User's name and e-mail address, and may also elect to provide business telephone numbers, business address, and employer- assigned employee number for the User.

(b) **Transaction Information.** Users must also provide us with Transaction Information concerning Transactions initiated through our Website. Requests for proposals ("RFPs") by Users seeking lease financing (“RFP Authors”) are available to multiple financing sources for bidding (“RFP Bidders”). RFP Bidders' proposal responses ("Proposals") are private among the RFP Author, the responsive RFP Bidder and us. Award terms are private among the RFP Author, the selected RFP Bidder (the “Selected Bidder”) and us. Those RFP Bidders whose Proposals are rejected are notified of such rejection.

(c) **Usage Information.** We also automatically track, using different techniques, certain session information about Users based upon their behavior while on our Website. Such information may include the URL that the User just came from, which URL the User next goes to, what browser the User is using, and the User's IP address.

In general, we limit the collection and use of information to what is necessary to administer our Website and to deliver superior service to our Users. The information we collect from Users allows us to provide services and features that most likely meet our Users' needs, and to customize our Website to make Users' experiences easier and quicker.

We will store User data on servers provided by third party hosting vendors with whom we contract.

## 2. Our Use of Information We Collect from and about Our Users

Generally, we use information about our Users to analyze our Website's usage, to improve our content and product offerings and to customize our site's content, layout, and services. We believe these uses allow us to improve our Website and better tailor it to meet our Users' needs. We use User Information and Transaction Information to manage our business, verify the eligibility of Users for our Website, validate the authenticity of the User, monitor compliance with our Terms of Use, process User requests and Transactions, contact Users regarding their use of, changes to, or new services available on our Website, for billing purposes, and do internal research on our Users' demographics, interests, and behavior to better understand and serve our Users. We may also use such information to perform functions as identified at the time of collection.

## 3. Our Disclosure of Information

Our policies regarding the sharing of User Information and Transaction Information are as follows:

- We may disclose User Information or Transaction Information to the companies with whom the User deals, directly or indirectly, in connection with a Transaction or other dealings using our Website.
- We may disclose User Information or Transaction Information to third parties we engage to facilitate our services. In such instances, we obligate those third parties to conform to our privacy standards. Instances where this sharing of information may occur include the following illustrative (but not exclusive) examples:
  - We may share User Information to allow potential RFP Authors to decide if a User should be sent a RFP or otherwise contacted to see if the User might be a potential RFP Bidder.
  - When a User elects to solicit, send out or respond to a RFP, we may share User Information with the potential participants.
- We may occasionally aggregate our User Information or Transaction Information and disclose such information to third parties in aggregate form for a number of business purposes, including running and enhancing our Website. In these situations, we do not disclose any information that could be used to identify our Users.
- We reserve the right to disclose or report information about our Users in limited circumstances where we believe in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities, to perform necessary credit checks or collect or report debts owed to us, and to protect our rights or the rights of our Users.
- We may disclose User Information or Transaction Information as we reasonably believe the User has authorized us to do.

## 4. Disclosures by Users

The Website provides Users the opportunity to disclose their own information to other Users. Users are solely responsible for, and we have no control over and do not audit, such disclosures.

## 5. How We Use Cookies

We use cookies to assist us in securing a User's transactions and to enhance the performance of our Website. We use a common technique, HTTP-header cookies, to identify one page request

from another. The cookies our Website creates do not contain any personal information. They merely allow us to recognize that a page request comes from someone who has already logged on. While a User's browser may allow the User to "reject" cookies, our Website requires that each User accept all cookies in order for the features and security mechanisms to function fully.

Cookies are stored on a User's hard drive, not on our Website. Cookies are "session cookies", meaning that they are automatically deleted at the end of a session, or are automatically "timed out" after a predefined period of inactivity. If a User goes to the "home" location from within our Website, they are required to log in again to preserve the security of our Website services.

#### 6. How We Protect User Information and Transaction Information

We take security measures to help safeguard User Information and Transaction Information from unauthorized access. For example, our corporate policies provide that employees with access to confidential information about our Users may not use or disclose the information except for our business use.

We use encryption in the transition of sensitive information between the User's system and ours. Any time a User enters information on our Website, we encrypt it using Secure Socket Layer (SSL) technology. SSL protects information as it crosses the Internet. To support this technology, Users need an SSL-capable browser. We recommend using a strong encryption, 128-bit browser, preferably Internet Explorer 5.01 or higher. These browsers will activate SSL automatically whenever a User signs on to our Website.

We want our Users to feel confident using our Website to transact business. However, due to the nature of the Internet, we cannot ensure that all of our Users' private communications and personally identifiable information will never be disclosed in ways not otherwise described in this Privacy Policy. Therefore, although we take steps to secure User information, we do not promise, and no User should expect, that User Information and Transaction Information will always remain secure.

#### 7. Q&A and Collaboration

The Website enables inter- and intra-company Q&A communication and collaboration communications directly between Users. Q&A communications are private between lender and borrower, syndicator or vendor. Collaboration communications are private within a User's organization and cannot be viewed by any third-party Users. Q&A communications between Users and collaboration communications between or among individuals within a User's organization are secure utilizing the same technology as described in Section 6, above. E-mail communications between Users and between the Users and us are subject to the limitations of general Internet security.

#### 8. Passwords and Logging Off

A User password is a private entry key into the User's workspace, i.e. "My RFPs" for borrowers, syndicators and vendors and "My RFPs & Proposals" for lenders. A User should never share his password with anyone and the User should change it periodically. A User will be required to change its password after repeated failed attempts. A User can change his password any time by logging in to our Website and accessing the User's Profile. After a User has finished accessing his personal home page, the User must log off. This prevents someone else from accessing User Information and Transaction Information if the User leaves his computer unattended.

#### 9. Changes to User Information and Transaction Information.

If a User has a concern about his User Information, or wants to correct, update, or confirm such information, the User should log in to our Website and view and/or change such information. For instructions on how to make such changes, please refer to our "Help" menu.

#### 10. Inadvertent Disclosure of Confidential Information

In the event that a User receives information which the User knows was not intended to be disclosed to the User, our Privacy Policy requires that the User advise us by email of the disclosure and request instruction on what to do. We will contact the disclosing person and get direction of what should be done with the disclosed information. We may request that a User delete or otherwise destroy the information or take action to return the information to the disclosing User. Each User agrees to comply with such requests.

#### 11. No Attempt to Access Restricted Information

Each User agrees that it will not and will not assist any other person in attempting to access information it is not authorized to see. Each User agrees not to disclose to third parties the User's password. Each User agrees not to attempt to circumvent any of our security measures.

#### 12. Not a Consumer Website; Consumer Information Must Not be Provided.

Our Website is intended for business/commercial use only. Our Website is not intended for consumer use. Each User agrees not to use our Website to provide or store any consumer information, including without limitation, social security numbers, credit card numbers or individual bank account information. Each User agrees not to disclose personal information, other than as described in Section 1(a) and its employer assigned identifying information (e.g. employee number), about any individual when using our Website.

#### 13. Changes to this Privacy Policy

We will occasionally update this privacy policy. We will change the "Last Updated" date at the top of this privacy policy when we make those changes. If we make a material change in the way we collect, use and/or share User Information or Transaction Information, we will notify our Users by sending an email to the email address we have for the User and/or posting a notice on our Website.

#### 14. Notice to European Union ("EU") and Switzerland

Our operations primarily are located in the United States and Canada. EU and Swiss User information will be transferred out of the EU and Switzerland to the United States and Canada. By registering as a User, he or she consents to the storage and use as described in this Privacy Policy of any personally identifiable information provided us.

We comply with the U.S.-EU Safe Harbor Framework and the U.S.-Swiss Safe Harbor Framework as set forth by the U.S. Department of Commerce regarding the collection, use, and retention of personal information from European Union member countries and Switzerland. We have certified that we adhere to the Safe Harbor Privacy Principles of notice, choice, onward transfer, security, data integrity, access, and enforcement. To learn more about the Safe Harbor program, and to view our certification page, please visit <http://www.export.gov/safeharbor/>.

#### 15. Privacy Complaints by European Union Citizens:

In compliance with the Safe Harbor Principles, we commit to resolve a complaint about a User's privacy and our collection or use of a User's personal information. European Union citizens with inquiries or complaints regarding this privacy policy should first contact us at:

Angela Sabella, CFO  
Ecologic Leasing Services

2000 Pacific Ave.  
San Francisco, CA 94109

We have further committed to refer unresolved privacy complaints under the Safe Harbor Principles to an independent dispute resolution mechanism, the BBB EU SAFE HARBOR, operated by the Council of Better Business Bureaus. If a User does not receive timely acknowledgment of the User's complaint, or if a User's complaint is not satisfactorily addressed by us, the User should visit the BBB EU SAFE HARBOR web site at [www.bbb.org/us/safe-harbor-complaints](http://www.bbb.org/us/safe-harbor-complaints) for more information and to file a complaint.

16. Contact Us.

If a User has any questions or concerns about this Privacy Policy, please contact us by email at [customercare@ecologicleasing.com](mailto:customercare@ecologicleasing.com) or by telephone at 1-866-446-0980.