

TERMS, CONDITIONS AND PRIVACY POLICY

Website Terms of Use

This document explains your rights and obligations, and any conditions, limitations, and exclusions that apply to your use of this website. Please read it carefully.

Introduction

These Terms of Use are entered into by and between you (also referred to as “your” or “user”) and Knight Financial, LLC (“Knight”, also referred to as “we”, “us”, or “our”), an indirect auto finance company based in Franklin, Tennessee, United States of America.

The terms and conditions contained in this document and expressly incorporated by reference herein (collectively, the “Terms of Use”), govern your access to and use of this website, including any content, functionality, products, and services delivered through the domain <http://KnightFinancialLLC.com> (collectively, the “Site”).

By using or accessing the Site, registering with the Site, or by clicking to accept or agree to these Terms of Use when this option is made available to you, you signify that you agree to be bound by these Terms of Use and our Privacy Policy located at www.KnightFinancialLLC/privacy, which is incorporated by reference, governs our handling of all personal information we receive and collect from you through this Site.

Eligibility

This Site is offered and made available to users who agree to be bound by these Terms of Use, are 18 years of age or older, and are residents of the United States of America. This Site is solely intended for lawful, personal, informational, and non-commercial uses. Access to this Site may be prohibited or restricted in countries outside of the United States of America. Access to this Site from outside the United States shall be at the user’s sole risk.

You may not register with or interact with the Site if you (A) do not agree to these terms of use, (B) are not at least 18 years of age, or (C) are prohibited from accessing or using the Site or any of the Site’s contents or services by applicable law.

You represent and warrant that you meet all of the foregoing eligibility requirements and you affirm that you accept and are bound by these terms of use. If you do not meet all of these requirements, you must not use or access the Site.

Payment Options

We offer you a variety of payment options, including Recurring Auto Draft and Payment by Phone, Mail, In Person, or Online. To learn more about these options and their terms, visit: <http://KnightFinancialllc.com/customers/>.

By clicking the “Make A Payment” link available on this Site, you will be directed to the secure web portal of our third party payment processor.

Online payments submitted by you through the website are made by an Automated Clearing House or ACH/Card transaction and applied to your loan with us, subject to submission of accurate and complete

payment details. As an authorized agent of Knight, the processor will transmit your payment instructions to the banking clearing house that will process this payment. The processor may charge you a Convenience Fee for accessing this Service, in addition to your payment to Knight. All terms applicable to your payment transaction, including the amount of any Convenience Fee, will be presented to you before you complete your payment transaction.

Successful completion of your payment to Knight is contingent upon your bank's authorization of both the ACH card transaction and receipt of funds. If the payment information entered is inaccurate, or your payment is not authorized and processed, your payment to Knight will not be completed and you will be responsible for all resulting penalties, late fees, bank fees, returned or dishonored check card fees, and interest charges. You represent and warrant that you have full legal authority to authorize ACH card transactions on the account you enter. You must be at least 18 years of age to use the Service and the processor reserves the right to refuse service, or suspend or terminate your access to the Service at any time.

Use of Site

You may use this Site only for lawful, non-commercial, non-public, personal use, such as viewing information about products and services offered by Knight, in accordance with these Terms of Use. Any Transactions that you enter into with a vendor, merchant, or third party listed in this Site or linked from this Site are solely between you and that vendor, merchant or third party and subject to any terms and conditions imposed by them.

Information about products, such as payment amounts, are reasonably estimated in this Site, and may not be equal to actual amounts. Actual payment amounts may differ from those amounts provided in this Site, based on factors such as creditworthiness and contract terms.

Information about and links to credit improvement resources, creditors' rights, and calculations are provided for convenience and informational purposes only.

If you apply for credit through us, you may subsequently need to submit additional information in order to fully complete the processing of your application. After your credit application is fully processed, Knight will forward to you via U.S. Mail a notice of adverse action if any such adverse action applies to your application for credit. Additionally, if you are a resident of Ohio, Knight will forward to you via U.S. Mail a notice of approval if adverse action does not apply to your application for credit.

Prohibited Uses

You agree not to:

- Use the Site in any way that violates federal, state, local or international law or regulation, or generally accepted practices or guidelines in relevant jurisdictions (including any laws or regulations regarding the export of data or software to and from the United States or other relevant countries);
- Use the Site to transmit or send unsolicited commercial communications;
- Not to access (or attempt to access) the Site by any means other than through the interface that is provided by us;

- That you will not attempt to gain unauthorized access to, interfere with, damage, disrupt or circumvent any of the security features of any part of the Site (or the servers, networks, and data bases which are connected to the Site);
- Access (or attempt to access) the Site through any automated means (including use of scripts or web crawlers);
- Conduct any systematic or automated data collection activities (including without limitation, scraping, data mining, data extractions and data harvesting) on or in relation to the Site without Knight's express written consent;
- Introduce any spyware, viruses, Trojan horses, worms, keystroke loggers, rootkits, logic bombs or other material which is malicious or technologically harmful to the Site (or the servers, networks, and databases which are connect to the Site);
 - Use the Site to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software;
 - Edit or otherwise modify any content on the Site that is not owned by you or another person or entity of whom you act as their agent;
 - Engage in any activity that interferes with or disrupts the Site (or the servers, networks, and databases which are connected to the Site);
 - Impersonate or attempt to impersonate Knight, a Knight employee, another user or any other person or entity (including, without limitation, by using e-mail addresses associated with any of the foregoing); and
 - Reproduce, redistribute, republish, duplicate, copy, display, sell, rent, sub-license, trade or resell any content or other aspect of the Site for any commercial purpose (except for content specifically and expressly made available for redistribution).

You are solely responsible for (and that Knight has no responsibility to you or to any third party for) any breach of your obligations under these Terms of Use and for the consequences (including any loss or damage which you may suffer) of any such breach.

Maintaining Your Online Account

If you establish an Online Account, you are responsible for all activities occurring under your Online Account and for keeping your username, password, and Online Account information confidential. Therefore, you should not provide your username, password, or any other log-in credentials associated with your Online Account to any other person. If you suspect someone is accessing or using your Online Account without your permission, or if you need to change your password or Online Account information, please notify us immediately by contacting us by telephone at (615) 786-0008.

You agree to (i) maintain the confidentiality and security of your username and password, (ii) promptly update any information you provide to us in connection with your account and to keep it accurate, current and complete, and (iii) be fully responsible for all uses of your account and for any actions that take place using your account. You can verify or make changes to your account information through the Site or by sending instructions to us using one of the communication methods (e-mail, telephone or U.S. mail) listed in the "Contact Us" section of this page.

Changes to these Terms of Use or the Site

We reserve the right, at our sole discretion, for any reason, at any time with or without notice to you, to modify, revise, or discontinue, temporarily or permanently, the Site (or any part thereof) or to terminate your username and account and/or your access to the Site (or any part thereof). When applicable, we will post a notice of any material changes to our Terms of Use here. Under no circumstances shall we be liable for any loss, damage, liability, or expense incurred or suffered which is claimed to result from your use or loss of use of the Site or any services made available on the Site, including without limitation, any fault, error, omission, interruption, or delay with respect thereto.

We have the right to disable any user name, password or other identifier, whether chosen by you or provided by us, at any time in our sole discretion for any or no reason, including if, in our opinion you have violated any provision of these Terms of Use.

Other Rules and Regulations

Additional or different terms and conditions may apply in connection with certain features or functionality and they are incorporated into and made a part of these Terms of Use by reference. When applicable, such terms and conditions governing certain features or functionality will appear near where you access or use those in an adjacent link. In the event of a conflict between any additional or different terms and these Terms of Use, the additional or different terms will prevail with respect to the subject matter to which they apply.

Monitoring and Enforcement; Termination

We have the right to: (i) take appropriate legal action, including without limitation, referral to law enforcement, for any illegal or unauthorized use of the Site; and/or (ii) terminate or suspend your access to all or part of the Site, including access to your Online Account and any corresponding profile(s), or discontinue any aspect of the Site and any products and services available on or through the Site, for any reason, including a suspected or actual violation of these Terms of Use.

Without limiting the foregoing, we have the right to fully cooperate with any law enforcement authorities or any court order requesting or directing us to disclose the identity or other information of anyone posting any materials on or through the Site. You waive and hold harmless Knight and its affiliates, licensees and service providers from any claims resulting from any action taken by any of the foregoing parties during or as a result of its investigations and from any actions taken as a consequence of investigations by either such parties or law enforcement authorities.

We assume no liability for any actions or inaction regarding transmissions, communications or content provided by any user or third party. We have no liability or responsibility to anyone for performance of the activities described in this section.

Intellectual Property

The Site and all information and content contained herein is protected by contract law and various intellectual property laws, including domestic and international copyright laws. You must not reproduce, distribute, modify, create derivative works of, publicly display, publicly perform, republish, download, store or transmit any of the material on the Site, except that your computer or other device may temporarily store copies of such materials in its temporary memory incidental to your accessing and viewing those materials, and files may be automatically cached by your browser for display enhancement purposes. Subject to the restrictions set forth in these Terms of Use, and except for content specifically and expressly made available for redistribution, you may print or download information from the Site only for your personal, informational, and other non-commercial use, and not for further reproduction, publication, or distribution, provided you keep intact all copyright and other proprietary notices.

These Terms of Use do not grant you any right, title, interest, license (express or implied) to any patent, trademark, service mark, copyright, trade secret or other intellectual property right of Knight or the respective intellectual property owners. Modification of any content on the Site is explicitly prohibited. You are also prohibited from using this Site in any way that would damage its content or visibility for other visitors. Knight retains exclusive and valid ownership of the Site, the names and marks thereof, and all intellectual property, proprietary rights and documentation therein, and you acknowledge that the foregoing constitute valuable assets and may constitute trade secrets of Knight. Knight, and its associated logos, and all page headers, custom graphics, and other icons are service marks, trademarks, registered service marks, or registered trademarks of Knight. All other product names and company logos mentioned on the Site or in the information or content contained therein are trademarks of their respective owners. In addition to complying with all applicable laws, you agree that you will not use any such trademarks, service marks, trade dress or other logos from this Site without the prior written authorization of Knight or the respective owners of such information or intellectual property. You agree that you will not remove, alter or obscure any copyright, legal or proprietary notices in or on any portions of the Site or the information and content contained therein.

Copyright Infringement

Knight accommodates and does not interfere with standard technical measures used by copyright owners to protect their materials. Pursuant to 17 U.S.C. Section 512 as amended by Title II of the Digital Millennium Copyright Act (the "Act"). Knight reserves the right to terminate your use of the Site or the information and content contained therein if it determines in its sole and absolute discretion that you are involved in infringing activity, regardless of whether such alleged infringement is a first-time or repeat occurrence and/or whether the material or activity is ultimately determined to be infringing.

Service and Technical Information

Knight aims to display and describe the features available on this Site accurately and completely. However, your interaction with this Site depends upon a number of factors, including your computer equipment and internet connection. Knight may change, update or remove Site features at its discretion. Therefore, Knight cannot guarantee the availability or accuracy of any or all features on the

Site. You agree that technical information, opinions, recommendations, and other information made available to you on this Site are for your information and convenience only. We do not warrant the accuracy, completeness or usefulness of this information. Any reliance by you on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials by you or any other visitor to the Site, or by anyone who may be informed of its contents.

Third Party Links

This Site may display links to other websites or resources sponsored by third parties that may not be available at all times and may contain content that is untrue, inaccurate, incomplete, or outdated. If you access any such websites or resources, you do so at your own risk. Knight does not endorse, provide warranties of any kind, or assume any responsibility or liability to you or any third part for the content or accuracy of any materials provided by any third parties on through such websites or resources.

No Warranties; Disclaimers

Your use of the Site and its products and services are at sole risk. All content and functionality contained in or through this Site is provided "As Is" and "As Available," without any warranty, either express or implied, including, but not limited to, any warranties (I) as to title, merchantability, fitness for ordinary or particular purposes, non-infringement, system integration, and workmanlike effort; (II) the quality, accuracy, timeliness or completeness of the website or services or any aspect thereof; (III) those arising through course of dealing course of performance or usage of trade; (IV) the website or services conforming to any function, demonstration or promise by us; and (V) that access to or use of the website and/or services will be uninterrupted, error-free or completely secure. We do not warrant or guarantee that the website is free of viruses or other harmful components. This does not affect those warranties which are incapable of exclusion, restriction, or modification under the laws applicable to these terms of use.

Limitation on Liability

To the fullest extent permitted by applicable law, neither we or our affiliates, contractors, or their respective officers, directors, employees, agents, licensors, or representatives, nor any third-party providers to the website, will be liable under any contract, tort, negligence, strict liability, or other claim for any direct, indirect incidental, special, consequential, punitive, or exemplary damages, including, without limitation, damages for loss of or impairment of profits, goodwill, use, data, or other intangible losses (even if advised of the possibility of such damages) whether caused by or resulting from (I) the use or the inability to use the website or the services, or any failure of performance, error, omission, interruption, effect, delay in operation or transmission, computer virus, line system failure, loss of data, theft or destruction or unauthorized access to, or alternation or use of records, or loss of use related to the website or the services or any website operated by any third party, (II) errors, inaccuracies, omissions, other defects in, untimeliness, or unauthenticity of information or content provided by contained within, or obtained through the website or the services, or (III) any other failure, action, or omission, and regardless of whether arising under breach of contract, tortious behavior, negligence, federal or state securities laws, or under any other theory or cause of action. No action arising out of or

pertaining to these terms of use may be brought more than one (1) year after the cause of action has arisen. In no event shall Knight's liability exceed one hundred dollars (\$100.00). By using this Site, you hereby expressly waive any such claim in excess of one hundred dollars (\$100.00).

Indemnification

As a condition of your use of this Site, and to the fullest extent permitted by the law, you agree to indemnify, defend, and hold harmless Knight and our affiliates, partners, officers, employees, agents, representatives, suppliers, licensors, and content and service providers from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, arising from or relating to your violation of these Terms of Use or any other activity, including, but not limited to, negligent, fraudulent, or wrongful conduct, by you or conducted on your behalf related to this Site or any services made available through the Site. You will cooperate as fully as reasonably required in the defense of any such claim or demand. We and any third party involved in creating, producing, or delivering the Site or any services made available through the Site reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, at your expense, and you will not in any event settle any such matter without our prior written consent and any such third party.

Without limiting the foregoing, Knight makes no warranty that: (a) there will be no interference with your use of this Site; (b) this Site will fulfill any particular purpose, need requirement, or specification; (c) your application to receive services will be accepted or honored according to your schedule or any stated schedule; (d) this Site will be secure or error free; (e) any errors on this Site will be corrected; or (f) this Site is lawful, appropriate or available for use in any particular location.

Governing Law

To the fullest extent permitted by law, these Terms of Use and any claim or dispute arising out of or related to these Terms of Use will be governed by and construed in accordance with the state and federal laws of the State of Tennessee, without regard to its choice of laws principles. Except as otherwise prohibited by law, any claim or dispute must be brought within one (1) year from the date such cause of action arises. Any claim or dispute arising out of or relating to these Terms of Use shall be subject to the exclusive jurisdiction of state or federal courts located in Davidson County, Tennessee, and you hereby submit to the personal jurisdiction of such courts.

Miscellaneous

We reserve all rights not expressly granted herein, and no other rights are granted by implication or estoppel or otherwise. The headings in these Terms of Use are for convenience only and have no legal or contractual effect. Some states do not allow exclusion of implied warranties or limitation of liability for incidental or consequential damages, so the above limitations or exclusions may not apply to you. In such states, our liability and that of our third party content providers and their respective agents shall be limited to the greatest extent permitted by law. You will not assign any of your rights or delegate any of your obligations under these Terms of Use without our prior written consent. Any purported assignment or delegation in violation of this prohibition on assignment is null and void. No assignment

or delegation relieves you of any of your obligations under these Terms of Use. If any provision of these terms is held to be unlawful, void or unenforceable for any reason, that provision will be deemed severable and will not affect the validity and enforceability of the remaining provisions. Except as otherwise provided in these Terms of Use, the terms, provisions, covenants, representations, warranties and indemnities contained in these Terms of Use which by their nature, sense and context survive or are expressly intended to survive the expiration or termination of these Terms of Use will so survive and continue in full force and effect until they are satisfied or by their nature expire.

Entire Agreement

These Terms of Use constitute the entire agreement between you and Knight relating to your use of this Site and shall supersede any other agreement between you and Knight with respect to the subject matter of these Terms of Use. No change, waiver or discharge hereof will be valid unless made in writing and signed by an authorized representative of the party against which such change, waiver or discharge is sought to be enforced. Any failure by Knight to assert a right or provision under these Terms of Use shall not constitute a waiver of such right or provision.

Contact information.

All feedback comments, requests for technical support and other communications relating to the Site should be directed to:

Knight Financial LLC
342 Cool Springs Blvd., Suite #202
Franklin, TN 37067
Telephone: (615) 786-0008
Fax: (615) 771-9701
Email: cs@knightfinancialllc.com

You may also use our contact Us form available at:
<http://knightfinancial.com/contact-us/>

WEBSITE PRIVACY POLICY

Please read this policy carefully to understand our privacy policies and practices. By using this Site, you consent to this privacy policy and our collection and sharing of your personal identifiable information according to the terms of this privacy policy. If you do not agree with our policies and practices, do not access, view, or use any part of the Site.

Introduction

This Privacy Policy (the "Policy") describes Knight Financial LLC's ("Knight", also referred to as "we", "us" or "our") use and sharing of (1) personal identifiable information ("PII") that you ("users" or "you") voluntarily provide to us when you use or otherwise register with our website,

<http://www.knightfinancialllc.com> (the "Site"), and (2) certain information about you that is automatically collected when you access the Site.

This Policy does not apply to information collected by us offline or through any third party (including our affiliates and subsidiaries), including any third party application, website, or content (including advertising) that may link to or be accessible from the Site.

Changes to this Privacy Policy

We may change this privacy policy at any time and from time to time in our sole discretion without notice to you by updating this posting. You should periodically review this privacy policy carefully in order to make sure that you are aware of the most current terms and conditions for the use of the Site. By continuing to use this Site, you agree to be bound by any such revisions.

What Types of Information Do We Collect?

We collect information you share with us through the Site, such as your full name, email address, postal address, telephone number, financial account and routing information, debit or credit card number with expiration date, the last four digits of your social security number, or other PII, from you. We may also collect information concerning you, including, but not limited to, the kinds of products or services you are seeking from us. This information is general and used for internal purposes, such as registering you as a user on the Site, marketing and promotion, or to provide you with other products and services you have requested. When you send email or other communications to us, we may retain those communications in order to process your inquiries, respond to your requests, and improve our services. We may use your email address to communicate with you about our services. We may also collect PII from you when we enroll you in our email and/or hard copy marketing programs and will give you the option to "opt-out" of receiving such communications if you no longer wish to receive them.

What Types of Automated Information Collection is in Use?

Our Site uses Google Analytics and may use other similar technologies (the "Analytics Technologies") to collect and process certain information about you and your use of the Site. The information collected by the Analytics Technologies is statistical data that does not include PII, and we do not maintain it or associate it with any PII we collect in other ways or receive from third parties. You may learn more about how google uses the information it collects by visiting <https://www.google.com/policies/privacy/partners/>. Google's ability to use and share information collected by Google Analytics about your visits to the Site is restricted by the Google Privacy Policy located at <https://www.google.com/policies/privacy/>.

Our web server and/or the Analytics Technologies may collect and store the following information about you: the originating name of the domain from which you access the Internet; the date and time you access the Site; the pages of the Site you visit or the services you access on the Site; the Internet address of the website from which you linked directly to the Site; the type of device, device ID, operating system and web browser you use to access the Site; the search engine and key words used that brought you to

one of our Sites; and the location of the device used to access the Site. This information is collected automatically. We use it to improve the Site by tracking the number of “hits” or visits to the Site, the most popular times of day and sections visited, and the range of devices and browsers most commonly used to view the Site. We do not sell or transmit any of this information to third parties.

What are cookies and how are they used?

We may use “cookies,” which are small files stored on your computer’s hard drive that are used to store and track personal information. Cookies are used to (a) remind us of who you are in order to deliver you better service; (b) estimate our audience size by determining repeat usage of the Site to help target advertisements based on user interest and behavior; and (c) measure certain traffic patterns for use as a research tool to understand how our users’ habits are similar or different from one another.

We may also collect IP addresses (the Internet address of a computer) to track a user’s session while the user remains anonymous. We analyze this data for certain trends in statistics, such as which parts of our Site users are visiting and how long they spend there. In general, we do not link your IP address to anything personally identifiable to you.

How We Use Your Information

We may use the information that we collect about you or that you provided to us, including any PII:

- To present the Site and its contents to you;
- To provide you with information or services that you request from us;
- To fulfill any other purpose for which you provide it;
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us;
- To notify you about changes to the Site or any services we offer or provide thought it;
- In any other way we may describe when you provide the information; and/or
- For any other purpose with your consent.

By using the Site, you consent to the above uses of your information and may revoke your consent at any time.

What Information Do We Share and With Whom?

We do not rent or sell your information to third party marketers. As permitted by law, we may share your information with its affiliates, subsidiaries, or divisions and with their respective officers, directors, employees, accountants, attorneys, and agents, with distributors or dealers of Knight products and services. In certain circumstances, we may share your information with service providers or vendors that need access to your information to provide operational or other support services on our behalf. To ensure the confidentiality and security of your information, service providers and vendors must agree to maintain the confidentiality of your information and are prohibited from using your PII except for the purposes for which we disclose it to them or as required by law.

We also may provide information to regulatory authorities and law enforcement officials in accordance with applicable law or when we otherwise believe in good faith that the law requires it. There may be instances when we may access or disclose your information in order to protect or defend our legal rights or property or that of our affiliated companies and our employees and agents, to protect the safety and security of end users, and to protect against fraud. We may also access or disclose your information to comply with a court order or other legal process, enforce our Terms of Use, or respond to claims that any posting or other content violates the rights of third parties. In the event that we sell, transfer or otherwise share some or all of our assets in connection with a merger, reorganization or sale of assets, or in the event of bankruptcy, your PII may be one of the assets transferred.

We strive to provide you with choices regarding the PII you provide to us. We have created mechanisms to provide you with the following control over your information:

- Cookies. 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 Site may then be inaccessible or not function properly.
- Disclosure of Your Information for Third-Party Advertising. We do not share your PII with unaffiliated third parties for advertising purposes.
- Google Analytics Opt-out Option. If you do not want your information collected with Google Analytics, you can install the Google Analytics opt-out browser add-on. To opt-out of Google Analytics, visit the Google Analytics opt-out page (located at <https://tools.google.com/dlpage/gaoptout>) and install the add-on for your browser. For more details, visit the “Google Analytics opt-out browser add-on” page (located at <https://support.google.com/analytics/answer/181881?hl-en>).
- Opt-out. You may “opt-out” and unsubscribe from our communications by clicking on the “unsubscribe link” found at the bottom of any emails you may receive from us or third party affiliates or by contacting us directly at the following postal address: Knight Financial LLC, 342 Cool Springs Blvd., Suite 202, Franklin, TN 37067, USA.

Security

We maintain reasonable and appropriate administrative, physical, electronic, and procedural safeguards to protect your information. When you enter PII, we encrypt that information using secure socket layer technology (“SSL”)

Unfortunately, however, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot guarantee or warrant the security of any information you transmit to or from our Site, and you do so at your own risk. We are not responsible for any circumvention of any privacy settings or security measures we provide. We make no warranties, express, implied or otherwise as to the ultimate effectiveness of these reasonable and appropriate safeguards.

The safety and security of your information also depends on you. Where we have given you (or you have chosen) a password for access to certain parts of the Site, you are responsible for keeping this password from anyone else.

How can I Access My Information?

If you have any questions about PII that may be retained by us, you may contact us using the contact information provided below. Upon your request, we will allow you to review PII under our control, if any, as well as information about the ways in which that information is being used and disclosed. We only collect PII for the purposes of providing you with the information or services that you request from us and the support of those services. We will use commercially reasonable efforts to ensure that PII we may be using or disclosing is accurate and complete. If you are able to verify that your information is inaccurate or incomplete, the information will be amended as appropriate. We will use commercially reasonable efforts to respond to any request and update your PII, if necessary.

Retention and Removal of Information

We will retain your personal information as needed to fulfill the purposes for which it was collected, comply with our legal obligations, resolve disputes, and enforce our agreements. Upon your request, we will make commercially reasonable efforts to remove all your PII from our records. If you would like to request that we remove your PII from our records, please contact us using the contact information below.

Protecting Children

We are committed to protecting the privacy of children. This Site is not intended for use by children under the age of 18. We do not knowingly solicit or collect PII from any child under the age of 18. If you are under the age of 18, do not use or provide any information on the Site or provide us with any information about yourself, such as your name, telephone number, email address or any screen name or user name you may use. If we learn we have collected or received PII from a child under the age of 18 without verification of parental consent, we will delete that information. For additional information on Children's Online Privacy Protection Act of 1998 (COPPA) protections, visit: <https://www.ftc.gov/tips-advice/business-center/guidance/complying-coppa-frequently-asked-questions>.

Third Party Websites

This Policy is applicable only to the Site and does not apply to any third party websites. The Site may contain links to, and media and other content from, other sites. In addition, such third party media and content may also contain external links. Because of the dynamic media capabilities of the Site, it may not be clear to you which links are embedded in the Site and which are embedded in third-party media and/or content. We cannot and do not guarantee the privacy policies and practices of any third party. We do not control, operate, or endorse any information, products, or services of any third-party websites that may be reached through links from the Site. The use of any personal information provided by you to such a third party will be governed by that party's privacy policy. If you are unsure whether a website is controlled, affiliated, or managed by us, you should review the privacy policy at each linked website to determine how the site treats your personal information.

Governing Law

This Policy and any disputes related thereto shall be governed by and construed in accordance with the laws of the State of Tennessee without giving effect to any choice or conflict of law provision or rule (whether of the State of Tennessee or any other jurisdiction).

Contact Information

To ask questions or comment about this Policy, contact us at CS@knightfinancialllc.com. Please note, if your communication is sensitive, you may want to send it by postal mail or call us.

All feedback, comments, requests for technical support and other communications relating to this Privacy Policy or the Site should be directed to:

Knight Financial LLC

342 Cool Springs Blvd., Suite 202

Franklin, TN 37067

Telephone: (615) 786-0008

Fax: (615) 771-9701

Email: CS@knightfinancialllc.com

You may also use our Contact Us form available at:

<http://knightfinancialllc.com/contact-us/>