



Navicore Solutions Privacy Statement

Effective Date: 6/15/2026

This Privacy Statement applies to Navicore Solutions' information practices relating to the personal information of individuals and families that visit our website at <https://navicoresolutions.org/>. Navicore Solutions ("us" or "we") is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. Personal information, also referred to as "personal data" under certain laws, means any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual.

Some of the personal information we may collect about you is considered "non-public personal information," as defined under the federal Gramm-Leach-Bliley Act ("GLBA"). Your non-public personal information is held in strict confidence in compliance with the GLBA, except as authorized to be released by you. We assure you that all non-public personal information shared both orally and in writing will be managed within legal and ethical considerations as required by applicable law.

Some of our website pages contain links to or integrations with other websites such as Facebook, Twitter, LinkedIn, etc., whose information practices may be different than ours. We cannot be responsible for the privacy policies and practices of other websites even if you accessed the third-party website using links from our website or you linked to our website from a third-party website. The use of cookies by our partners, affiliates, service providers and others on websites controlled by those third parties is not covered by our Privacy Statement. We do not have access to or control over these cookies. We recommend that you check the policy of each website you visit and contact the owner or operator of such website if you have any concerns or questions.

Collection of Personal Information

We do not ask for personal information during your visit unless you complete a request for services or decide to log into our customer portal to provide information or receive documents. Personal information may also be collected indirectly from you through our use of third-party cookies and similar online tracking technologies.

We, or third parties acting on our behalf, may collect, use, store, disclose, and/or transfer the following categories of personal information about you, as follows:

- **Nonpublic Personal Information**, such as your name, address, telephone number, assets, liabilities and any other personal information concerning your finances, or as otherwise defined under the GLBA.
- **Identifiers**, such as first name, maiden name, last name, email address, mailing address, telephone number, username, or similar identifiers.
- **Demographic Information**, including marital status; date of birth; and gender.
- **Commercial Information**, such as records of services considered.
- **Financial Information**, includes financial account, credit history, and payment card details.
- **Professional or Employment Information**, such as your employer name; employee email; employee telephone number; and job title.
- **Internet or Other Electronic Network Activity**, such as internet protocol (IP) address; your login data; device ID; browser type and version; time zone setting and location; browser plug-in types and versions; operating system and platform; internet activity or social media activity; web pages visited; and information about how you interact with or access our website or other online content. We may also collect data about your interactions with communications we send electronically, such as our weekly market updates and prospectus information.
- **Geolocation Information**, such as an IP address that identifies your general location.
- **Content of Communications**, including the content of your phone calls, texts, or emails when you contact us, including your preferences for receiving communications from us. Navicore Solutions monitors and/or records out-bound and in-bound telephone calls for quality assurance purposes, where permissible by law. Any recording or information obtained from monitoring telephone calls is held in the same strict confidence as all the information we gather.
- **Audio, Electronic, Visual, or Similar Data**, such as voice recordings when you contact business development, client management, or customer support, or the audio, video, or transcripts of virtual meetings we conduct with you.
- **Inferences**, which is personal information derived from other personal information that reflects your preferences, characteristics, or other attributes.
- **Other Personal Information**, including any other personal information you may provide to us or that we may collect or process in the course of our normal business activities.

Children's Personal Information

We do not knowingly collect personally identifiable information from children, which are defined as individuals under the age of thirteen. Children may not submit any personal information to Navicore Solutions, and if we learn that we have collected personal information from a child we will delete that personal information within the timeframe required by applicable law.

How We Use Your Personal Information

We will use your personal information in the following circumstances:

- To communicate with you about the services we provide or respond to your inquiries.
- Where we need to comply with a legal or regulatory obligation.
- For internal business purposes, such as to administer and maintain our business and website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data).
- To use data analytics to improve our website, products/services, marketing, customer relationships and experiences.
- For marketing or advertising purposes.
- To make suggestions and recommendations to you about services that may be of interest to you.
- To create deidentified, statistical, or aggregate data.
- To monitor and protect our website, services, and employees, as well as to stop any activities that may be fraudulent or illegal, for debugging purposes, and to protect the security of the website and the data we have collected.
- Navicore Solutions does not sell, rent, loan, trade, or lease any personal information collected at our website, including membership forms or e-mail lists. Navicore Solutions considers all personal information confidential.

Disclosure of Your Personal Information

Navicore Solutions does not disclose any nonpublic personal information to third parties, except as permitted or required by law or as required for specific services as explained in

this Privacy Statement. We may release your personal information as permitted by law to the following recipients:

- Employees, agents, and contractors of Navicore Solutions who have a business need to process your personal information.
- Service providers, vendors, contractors, or other third parties who assist us with our business operations, such as to respond to your communications or inquiries, or our website analytics vendors.
- Law enforcement, regulators, or government agencies, when necessary to comply with applicable law, legal process, or lawful requests.
- Our social media partners when you are redirected to that social media partner's website.
- Directly to you when you have submitted a request to do so.
- We may compile data and aggregate information that you give us, and share it with our partners, advertisers and connected websites.
- Access to nonpublic personal information about you may be released to contractors or agencies with legitimate authority to provide services to you, or to monitor Navicore Solutions' practices for quality assurance or compliance purposes.

Cookies and Similar Online Tracking Technologies

What is a cookie? We automatically track certain data based upon your behavior on our website using cookies, Software Development Kits ("SDKs"), web beacons, pixel tags, or other online tracking technologies (collectively, "cookies"). We use this information to do internal research on our users' demographics, interests, and behavior to better understand our users. This data may include the URL that you just came from (whether this URL is on our website or not), which URL you next go to (whether this URL is on our website or not), what browser you are using, and your IP address.

There are two broad classes of cookie: session and permanent. Session cookies are used to keep track of information needed by a user and their browser on their journey through a website. These cookies are used to recognize that you are logged into the website and help the website to remember your customized preferences. For example, by saving your language preferences, we may be able to have our services appear in the language you prefer. Session cookies have a short lifetime and expire within a few minutes of the user leaving the website. Navicore Solutions uses session cookies to keep you logged in for the duration of your visit, which enables you to complete certain actions on the

website. Navicore Solutions uses permanent cookies to enable basic web traffic analysis using Google Analytics showing us which areas of the website are popular and those that are not often visited which allows us to prioritize our enhancements to our website. We use the information to compile reports and to help us improve the website.

Cookies also help us determine the number of visitors to our website, where visitors have come from on their way to our website, and the pages they visited. We also use cookies and indirect identifiers when you interact with services we offer to our partners, such as advertising services or features that may appear on other websites. We may also use cookies to count the users who visit a web page or to deliver a cookie to the browser of a visitor viewing that page. For example, if you often visit content on Navicore Solutions about debt relief, we may use cookies to infer your possible interest in debt relief and may deliver an ad to you related to that interest. The type of information collected might include the IP address of the computer, the web page being viewed, the date/time it was viewed, and user activity on the page.

We may also use software tools called “session replay technology” to monitor how you interact with our website. The personal information collected by this technology may include which links you click on, pages and content you view, information that you type into our online forms, recordings of mouse clicks and movements, and information about your device or browser.

Your Cookie Choices

You can change your privacy preferences regarding the use of cookies and similar technologies through your browser. You may set your browser to accept all cookies, block certain cookies, require your consent before a cookie is placed in your browser, or block all cookies. Blocking all cookies may affect your online experience and may prevent you from enjoying the full features offered by Navicore Solutions. Whether you configure your web browser (Chrome, Firefox, Internet Explorer, Safari, etc.) to delete and/or control the use of cookies, or use the opt-out mechanism described below to manage cookies is at your discretion.

If you do not wish to allow your browsing information on our websites to be aggregated and analyzed by us, you may choose to opt-out. When you opt-out, we will place an opt-out cookie on your computer to track that you’ve opted out via our cookie banner. The opt-out cookie tells us not to use your information for delivering relevant online advertisements. That opt-out cookie (like all cookies) is associated with a particular computer and browser, so for example if you get a new computer, install a new browser, or delete your cookies, you’ll need to opt-out again. If you opt-out, you’ll still see the same ads from us online, but

we just won't know it's you, so we won't be able to apply any of your preferences to make them as relevant to you.

We use Google Analytics and currently retain some of your information for 26 months. An opt-out tool is available for users who do not wish to have their data used by Google Analytics at: <https://tools.google.com/dlpage/gaoptout>. Note that the opt-out is specific to Google activities and does not affect the activities of other ad networks or analytics providers that we may use.

Navicore Solutions does not support Do Not Track browser settings and does not currently participate in any "Do Not Track" frameworks that would allow us to respond to signals or other mechanisms from you regarding the collection of your personal information.

Social Media Pages and Other Public Posting Areas

Please note that any information you include in a message you post to any social media pages or other public posting area is available to anyone with Internet access. If you don't want people to know your e-mail address, for example, don't include it in any information you post publicly. PLEASE BE EXTREMELY CAREFUL WHEN DISCLOSING ANY INFORMATION ON SOCIAL MEDIA PAGES AND OTHER PUBLIC POSTING AREAS. WE ARE NOT RESPONSIBLE FOR THE USE BY OTHERS OF THE PERSONAL INFORMATION THAT YOU DISCLOSE ON SOCIAL MEDIA PAGES AND OTHER PUBLIC POSTING AREAS.

Data Security

We maintain appropriate organizational, technical, administrative, and physical security measures to protect your personal information from accidental loss, use, unauthorized access, alteration, or disclosure. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to process your personal information. Please note that no data transmissions over the internet are 100% secure, so we cannot guarantee the security of any personal information you provide to us. You understand that any personal information you send is at your own risk.

We have implemented procedures to address any suspected personal information breach and will notify you and any applicable regulator of a breach where we are legally required to do so. If we learn of a personal information breach, we may attempt to notify you, including electronically, so that you can take appropriate protective steps.

Data Retention

We will only retain your personal information for as long as necessary to fulfil our business interests, including for the purposes of satisfying any legal, accounting, or reporting

requirements. To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure of your personal information, the purposes for which we process your personal information and whether we can achieve those purposes through other means, and the applicable legal requirements.

International Data Transfers

In order to communicate with you about content, the personal information that we collect from you may be transferred to, stored, used, and processed by Navicore Solutions or one of our service providers, which may be based in the United States or outside of the United States. If you are visiting from the European Economic Area or other regions with laws governing personal information collection and use that may differ from United States law, please note that the laws of the United States may not provide the same level of protection of personal information as your home country, particularly if you are resident in the European Economic Area. If you do not want your personal information transferred to the United States, please do not share your personal information with us.

Disclaimer Regarding Video Content

Our website may contain video content, audiovisual content, or content of a like nature (collectively, "Video Content"). In connection with our provision of Video Content, our website may utilize cookies that track information about your activity and webpage-viewing history on the website. Cookies on the website may result in information about your activity on our website being transmitted from your browser to us and third parties, which, in turn, may result in the display of targeted advertisements on third-party websites, platforms, and services, including advertisements for our content. In addition, whether cookies on the website result in your browser's transmission of information to third parties depends on a number of factors that may be outside of our knowledge or control, including what third-party websites you use, what personal information you have provided to such third parties, and whether (and the extent to which) you have limited the use of cookies by the operators of those third-party websites, platforms, and services.

Your Privacy Rights

- **Text or SMS Messaging:** We may offer text/SMS messaging to you. In some circumstances, we might require you to opt-in to receive text messages from us. At any time, you may opt-out of receiving particular text messages from us by texting STOP in response to any text message.
- **California's "Shine the Light" law:** California law allows California residents to request certain information regarding our disclosure of personal information to third

parties for their direct marketing purposes. We do not disclose your personal information to third parties for the purpose of directly marketing their goods or services to you unless you request such disclosure.

- **Nevada residents:** Residents of Nevada have the right to opt-out of the sale of certain personal information to third parties. Currently, we do not engage in such sales.
- **Email Unsubscribe:** You may sign up to receive email, newsletters, or other communications from us. If you would like to discontinue receiving this information, you may update your email preferences by using the “Unsubscribe” link found in emails we send to you or by contacting us via the contact information below. If you unsubscribe, you may still receive transactional or relationship emails from us.
- **How to modify/delete your information:** You may access or correct your personal information, privacy preferences and/or opt-out of communications by contacting Navicore Solutions at:

Navicore Solutions, Inc
200 U.S. Highway 9 Manalapan, NJ 07726
Phone: 1.800.772.4557 Fax: 1.732.863.1025
Email: clientservices@navicoresolutions.org

Please include your name, address, and/or e-mail address when you contact us.

Changes in this Privacy Statement

We reserve the right to modify this Privacy Statement at any time, so please review it frequently. If we make material changes to this Privacy Statement we will notify you here or by means of notice on our home page.