

PRIVACY AND SECURITY POLICY

Effective as of December 2025

NXG Strategies, LLC and its parent company (collectively “NXG”, “we”, “us” or “our”), values your privacy. This Privacy Policy (the “Policy”) describes how we collect, use, share and protect the personal information we obtain through the use of this website (the “Site”) and/or our products and services (the “Services”). The terms “you” and “your” refer to each person who has accessed our Site and/or our Services.

Personal information means all nonpublic information that relates specifically to you and that is not available from a public source (such as government records, phone books, or widely distributed media). Nonpublic personal information also includes any list, description, or other grouping of individuals that is created using nonpublic information.

By accessing our Site, you acknowledge that you have read and understand this Policy and agree to its terms. If you do not agree to the terms of this Policy, you are prohibited from using our Site and must immediately discontinue your use.

We may change this Policy from time to time in our sole discretion and will post the updated Policy on our Site if we have made material changes. Your continued access to, and/or use of, our Site constitutes your acceptance of our Policy as it is presented to you at the time you access our Site.

Information We Collect

We collect information about you when you provide it to us in connection with your use of our Site or our Services, or otherwise provide it directly to us. We collect the following information:

- Information we receive from you in connection with providing Services to you, including, but not limited to, in written or verbal correspondence with our representatives and on applications or other forms related to our Services.
- Information received through our Site or relating to the use of our Site and its features.
- Information we receive about your transactions and experiences with us or others.

How We Use Personal Information

We use personal information for our everyday business purposes and as permitted or required by law. We use personal information to provide our Services to you, protect against, detect and prevent fraud, confirm your identity, enhance your customer experience, and improve our Site and our Services.

We may share personal information with our affiliates to assist us in providing our Services to you. We may also share your personal information as follows:

- We may disclose information about you, including nonpublic personal information, to nonaffiliated third parties. "Nonaffiliated third parties" are companies that do not control NXG and that are not controlled by or under common control with us. We may disclose personal information to companies that provide services for us, including, but not limited to, companies that assist us in operating our Site, conducting our business, and providing our Services. We require that these service providers maintain the confidentiality of your personal information and that they use your information only for the purposes for which we have provided it. We also require our service providers to implement and maintain appropriate safeguards to protect the confidentiality and security of your personal information.
- We may disclose the information we collect to companies that perform marketing services on our behalf. Whenever we disclose your information to another company, we require that these companies maintain the confidentiality of your information and that they use the information only for the purposes for which we have provided it.
- We may use the information we collect, as described above, to satisfy legal requirements. We also will share your nonpublic personal information with government agencies and legitimate investigators as required or allowed by law, including to comply with applicable government reporting or legal process (such as court orders, subpoenas, or government requests) which we reasonably believe to be valid or required.
- We may disclose the information that we collect, as described above, with any person when you have provided your written consent for us to do so, including when you give someone a power of attorney or other authorization to act on your behalf.

Your Request for Information in Connection with Recorded Personal Information

You may request a copy of the personal information we have on file by calling us at (800) 241-6803.

If you are a California resident, you may have certain rights with respect to how we collect and disclose your nonpublic personal information under the California Consumer Privacy Act. If you would like further information regarding your legal rights under California law, you may call us at (800) 241-6803.

Protecting the Security of Your Information

Your privacy is considered in all aspects of our business. We have established appropriate information security policies and procedures to ensure the security of your information. We routinely update these policies to comply with changing federal regulations and security standards, and we have implemented physical and technical security measures to ensure the integrity and security of our systems. We also limit access to personally identifiable information about you to only those individuals and entities who have a specific business reason to know such information. Although we take reasonable security measures to protect your information, you also need to ensure you take appropriate steps to protect your information. If you have reason to believe that your interaction with us is no longer secure or your account with us may have been compromised, please notify us as soon as possible by calling us at (800) 241-6803.

Accuracy of Personal Information

We believe that it is important to maintain the accuracy of your information with us. We have systems designed to ensure this accuracy and to correct any information that we learn to be inaccurate. If you believe that we have any inaccurate information concerning you, you may call us at (800) 241-6803 and we will take appropriate action to verify the information and to correct it as appropriate.

How We Use Cookies

By using our Site, you agree to the use of technology that tracks how users interact with our Site to ensure that the Site is operating properly and to optimize website functionality. We use session cookies to help us gather aggregated statistical data about the use of our website. Cookies are only collected during your online activity at our Site and not during any of your other internet activity. Cookies set by us are not shared with any other third party.

Links to Other Sites

Our site may contain links to other third-party sites. You may be linked to non-affiliated websites of providers of some of the products and services provided by us and you may be asked to accept Terms and Conditions prior to accessing information from the websites of these providers. These terms are separate from our Privacy Policy and Terms of Use and are specific to those providers. We are not responsible for the privacy practices, terms of use, and/or the content of such websites.

Visitors should read the privacy statements and terms and conditions found on other websites visited for information regarding the specific privacy practices of those providers.

THIS POLICY DOES NOT ADDRESS THE PRIVACY PRACTICES OF ANY THIRD PARTIES.

Questions / Contact Us

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NXG Strategies, LLC, is a subsidiary of Econ-O-Check Corporation, who is the owner and operator of this website.

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