

## PRIVACY POLICY

### Effective Date: January, 2026

**Tredit Tire & Wheel** (collectively with our parent, subsidiaries, affiliates, and partners, “Tredit,” “we,” “us,” “our”) understands how important your privacy is to you. In order to help you make informed decisions about your Personal Data, this Privacy Policy describes the information we collect from or about you and how we use and share this information. This Policy also explains the rights and choices you may have with respect to your Personal Data.

This Policy applies to data we process when you visit our websites, at [www.tredittire.com](http://www.tredittire.com) and [www.trailersetgo.com](http://www.trailersetgo.com), use our Tredit Mobile App, or otherwise interact with us as a customer (collectively referred to as the “Services”). We may collect or obtain your data in different ways, including when you interact with us online or through our contact form, when we receive information from third parties associated with our website or mobile app, such as our service providers, or when you use any of our other products or services that link to this Privacy Policy. This Privacy Policy does not apply to information collected outside our Services or to any websites owned or operated by third parties.

By using our Services, you acknowledge your understanding of this Policy and agree to its terms and to our Terms & Conditions on this site. By using our Services, you consent to the processing of your Personal Data, including its collection, sharing, and use, as described in this Privacy Policy. In certain instances, you may be asked for specific consent so we can provide requested services to you. If you do not agree with this Privacy Policy or the Terms & Conditions, you are not authorized to use the Services and you should discontinue use immediately.

### I. DATA WE PROCESS

In order to provide you with our Services, we process various types of data, including Personal Data, when you use our Services:

**Personal Data:** We process your Personal Data when you use our Services, including when you voluntarily provide Personal Data to us. “Personal Data” means information that is linked or reasonably linkable to an identified or identifiable individual. For example, we may collect your contact information (such as first and last name, email address, and physical address) when you access our Services or email a question. We may process sensitive Personal Data, including precise geolocation data, with your consent, such as when you request roadside assistance. If you shop at our online store, we may process, including through third party partners, your financial information in connection with any purchase. In particular, you may be required to open an account, with a unique user name and password, and provide financial and billing information, such as credit card or bank information, to a third party processor in order to make purchases. In some instances, you may be asked for information to verify your identity, such as a Social Security number or date of birth.

We may also process other types of Personal Data that would be subject to this Privacy Policy, including information about your buying habits or history, social media, and participation in surveys, contests, or sweepstakes that we may conduct or promote. In addition, we may obtain Personal Data from our third-party partners who assist us in providing our Services. You can learn more about our third-party partners below.

**Automated Data Collection:** As you interact with our Services, we or our third-party service providers may automatically collect browsing information, including information about your IP address, browser, operating system, device characteristics, and the sites and pages you visit. In some jurisdictions, data such as your IP address may be considered Personal Data.

We use tools such as Google Analytics to collect anonymous, aggregate information to help us understand how our Services are being used, how effective our marketing campaigns are, and to help customize our Services for users. We do not associate this anonymous data with your Personal Data, unless necessary to comply with our legal obligations. Please see the information about Cookies and Other Technologies below.

## II. PURPOSE OF PROCESSING

We process your Personal Data for the purposes specified below as we determine to be appropriate. We may process Personal Data that we receive from third-party partners or combine such data with Personal Data we already have in our possession. Any processing of Personal Data for other purposes will be conducted only as permitted by applicable law.

- To communicate with you. We use your contact information and other Personal Data to communicate with you, including to respond to any questions, comments, or requests you may have, to facilitate transactions with you, to assist in performing requested services, and to notify you about changes to our products or services.
- To enhance our Services. We use cookie data to perform data analytics and personalize your use of the Services based on your behavior and preferences while interacting with our Services. Cookies also play an important role in helping us maintain and improve our Services and enhance the products or services we provide to you. We may also use Personal Data to help us understand how we can improve our products and services, such as website content.
- To comply with our legal obligations and for business purposes. We may retain and process your Personal Data to comply with our obligations under laws, regulations, or contracts, or to respond to legal or judicial process or other lawful requests. In rare instances, we may need to process your Personal Data in order to conduct or comply with potential product recalls or otherwise ensure the safety of our products. We may also retain and process your data in order to conduct our business operations. Any information we retain will be handled in accordance with our retention policies.

- For protection of rights and safety. In our sole discretion, we may process your Personal Data to protect our rights, your rights, or the rights of third parties, including with respect to privacy, security, safety, and property. For example, we may need to protect against, investigate, or prevent unauthorized, illegal, harmful, fraudulent, or unethical activity or protect the security of our Services.
- To provide products or services to you. We use Personal Data in order to provide products and services to our customers. We may use your Personal Data to create, maintain, or personalize user accounts or verify your identity. If you make purchases using our online shop, we and our third-party partners may process your contact and financial information to confirm your purchase and payment information, to communicate with you if needed, and to provide the products or services you have purchased.
- For marketing and promotional purposes. We may also provide promotional or informational materials or targeted advertisements to improve your shopping experience. We may also request and publish customer comments and recommendations in our marketing materials.
- As described at the time of collection. In some instances, we may describe at the point of collection how we will be processing your Personal Data. Any such processing of your Personal Data will be in accordance with this Privacy Policy.

In certain circumstances, if required by applicable law, we will seek your consent before processing your Personal Data. When you provide your Personal Data in connection with registration of tires purchased through our Services, this Personal Data will be used only to contact you in the event of a recall.

### **III. SHARING OF YOUR DATA**

We value your privacy and share your Personal Data and other data only for limited purposes permitted by law and as we determine to be appropriate. We do not sell or share your Personal Data for targeted advertising. While we do not sell, rent, or lease your Personal Data, except as provided in this Privacy Policy, our use of cookies and other automated technologies may be considered a sale or sharing of Personal Data under some applicable laws.

- To provide and enhance our services. We may share your Personal Data or other data with third-party service providers who assist us in providing products or services you have requested or to enhance our Services. You can learn more about the data we may share with our third-party partners below.
- To comply with our legal obligations, conduct business operations, and protect rights and safety. We may share your Personal Data in order to comply with our legal obligations,

conduct and ensure the operation of our business, and protect rights, safety, and security, including by sharing with government, law enforcement, or judicial authorities, or private persons, and responding to legal process. When you provide Personal Data while registering tires purchased through our Services, this Personal Data will be used and shared only to contact you in the event of a recall. We may also share Personal Data with any entity that is part of our Tredit corporate family, including a parent, subsidiary, or affiliate, as permitted by applicable law.

- In relation to a business transaction. In connection with a business transaction, such as a merger, acquisition, bankruptcy, or asset sale, we may process your Personal Data, including by sale, sharing, or transfer, in relation to that transaction.
- With your consent or upon your request. In some instances where required by applicable law, we may disclose your Personal Data to a third-party only with your consent.

#### **IV. THIRD-PARTY PARTNERS**

Our Services may contain links to other websites and services operated by third-parties. These links are not intended to endorse or represent any affiliation with any third-party. We may share some of your Personal Data with third-party service providers who perform functions on our behalf, including suppliers, website or application hosting companies, website and data analytics, order processing or fulfillment, information technology or other business operations support, customer service, auditors, consultants, and payment processors. The data we share includes financial and transaction information, contact and identity verification information, precise geolocation data, vehicle and product data, and information about your device and usage of Services. We use third parties to run analytics and maintain the safety and security of our Services and to store data collected through our Services. We use a third-party to process your payments and complete purchase orders for services you request from us. We are not responsible for the privacy or security practices of any third-party provider or any other party and we do not control what data a third-party tracks or collects. We encourage you to review the privacy policies of those third-parties.

If you access a social media service through our Services, we may share information with that service about you or your activities on our Services. When using such information, social media services follow their own privacy policies. We encourage you to review those policies before accessing or using our Services. If you do not want your information shared with social media services, please log out of your social media account before accessing our Services.

#### **V. COOKIES AND OTHER TECHNOLOGIES**

We may process, collect, and store information about you and your use of our Services through cookies and other automated tracking technologies. These cookies automatically store browser

details and collect information about your browsing when you use our Services. For example, session cookies are used to determine if a user's browser supports cookies. Using cookies helps us understand your preferences so we can offer services and products that might be of interest to you. Third parties may also employ web beacons or cookies, including to track your activities across different websites. Most internet browsers provide the ability to disable or manage these cookies. We encourage you to refer to your browser settings to learn more about these capabilities. While you may block the use of cookies on our Services at any time, some functions may be restricted and you may not be able to use all the features of our Services. For more information about cookies, visit [www.allaboutcookies.org](http://www.allaboutcookies.org).

**Google Analytics.** We use Google Analytics to help us understand how visitors may engage with our Services. We use Google products, such as Google Analytics Advertising Features, which tracks users on the site, page views, sessions, average session duration, source of traffic, and average time spent on each page. This information is collected via cookies and other identifiers that we and third-parties place on our Services. We and our third-party partners may process this information to better understand how our Services are used, to make changes to the Services, and to improve our products and services. To learn more about Google's processing of data, including through the use of cookies, and Google's privacy practices, you may visit <https://policies.google.com/technologies/partner-sites>. You may also limit Google's automatic collection of information about your online activities over time and across third-party websites by opting out of such collection via the opt-out browser extension.

## VI. YOUR CHOICES AND YOUR RIGHTS

In general, accessing our Services does not require that you create an account or provide your Personal Data. Some of our Services, however, may require that you provide certain Personal Data in order to fully engage with us. It is your choice to provide such Personal Data. If you choose to not provide your Personal Data, it could impact your ability to fully access or use all of the features or products in our Services, such as by limiting how we respond to your requests or provide products or assistance to you. If you have an online account with us, you may be able to review and edit your Personal Data by using your unique log-in credentials through the customer portal.

**Opt-out of Marketing Communications.** You may opt out of email notifications and unsubscribe from marketing communications by changing your communication preferences in your online account, via the unsubscribe button on email notifications, or by contacting us at [marketing@tredittire.com](mailto:marketing@tredittire.com).

**Consent for Precise Geolocation Data and Text Messages.** When you request roadside assistance for your vehicle, you will be asked for your consent before we process your precise geolocation data. This data will be shared, along with your vehicle type, with Urgent.ly to identify your accurate service location. You may withdraw your consent at any time, but without your precise geolocation data, we or our partners may not be able to provide effective roadside assistance.

We may send you text messages when you choose to engage in certain transactions with us. For each transaction, you will have an opportunity to provide your consent. At any time, you may reply “STOP” in order to revoke your consent and stop receiving text messages. If your interactions are with a third party, we encourage you to review their privacy policies in order to understand your rights with respect to third party text messages.

### **Additional State Privacy Rights.**

Residents of some states may have certain rights under state data privacy laws that apply specifically to them and may apply to our processing of Personal Data, such as the California Consumer Privacy Act, as amended by the California Privacy Rights Act, the Virginia Consumer Data Protection Act, the Colorado Privacy Act, the Connecticut Data Privacy Act, Oregon Consumer Privacy Act, the Texas Data Privacy and Security Act, and the Utah Consumer Privacy Act. Under such laws, if applicable, consumers may be able to exercise control over our processing of their Personal Data.

<b>Consumer Request</b>	<b>Description</b>
Right to deletion	You may request that we delete Personal Data we have collected about you. Unless an exception applies, once we verify and confirm your request, we will delete your data and direct any third-party partner with whom we have shared your data to do the same.
Right to limit processing	You may request that we limit or restrict our processing of such information, if we have no legal right or legitimate business interest to process or retain such information.
Right of access and data portability	You may request that we confirm processing of your Personal Data in the preceding twelve (12) months and allow you to access, review, and receive a copy or representative summary of such data unless an exception applies.
Right to correct Personal Data	You may request that we correct any inaccuracies in your Personal Data, subject to any limitations under applicable law.
Right to know what information is sold or shared	You may request information about your Personal Data that has been sold or shared in the previous twelve (12) months, including the categories of third parties with whom we share Personal Data and the categories of Personal

	Data we may share. In general, we do not sell your Personal Data.
Right to appeal	If we deny your request, you may have the right to appeal our decision. You may appeal our decision by contacting us at <a href="mailto:marketing@tredittire.com">marketing@tredittire.com</a> or by mail as described in this Policy and providing specific reasons to support your appeal. You will be provided information about the appeals process and any right you may have to seek further recourse at the time of denial of your request.
Right to non-discrimination	Unless permitted by applicable law, we will not discriminate against any consumer for exercising any right under this Policy, including by denying goods or services to the consumer, charging different prices or rates for goods and services, or providing a different level or quality of goods or services to the consumer.

**Exercising Your Rights.** In order to exercise your rights under this section, you must submit a written verifiable consumer request to us at [marketing@tredittire.com](mailto:marketing@tredittire.com) or by mail, Tredit Tire, Attn: Customer Service/Privacy Rights, 3305 Charlotte Avenue, Elkhart, Indiana 46517. Your request must include sufficient information for us to reasonably verify your identity and your right to make the request. Your request should include enough detail so that we may reasonably understand, assess, and respond to your request. Applicable law may limit the number of requests you may make and only you, or a person legally authorized to act on your behalf, may exercise your rights under this section. While our Services are not intended for minors under the age of 16, a parent or guardian may make a verifiable consumer request on behalf of the minor. Any email you send to exercise your rights or appeal a denial of your rights should specify **“EXERCISE OF PRIVACY RIGHTS”** in the subject line.

Any response we provide to your request will be subject to applicable law, including with respect to its applicability to our processing activities, the nature of your Personal Data, our purpose in processing such data. We will comply with your request to exercise consumer rights under this section as required by law, and generally not later than 45 days after we have received your request. If we need additional time, we will notify you no later than 45 days after we receive your request and provide a reason for any extension. If we decline your request, we shall inform you without undue delay of the reasons for our action. Our notice shall include instructions for how you may appeal our decision.

We will provide information in response to a consumer request free of charge, up to once annually unless the request is manifestly unfounded, excessive, or repetitive, in which case we may charge a fee or decline the request.

**California Residents.** If you are a California resident, you have the right to ask us once a year if we have shared your Personal Data with third-parties for direct marketing purposes. You may contact us at [marketing@tredittire.com](mailto:marketing@tredittire.com) to exercise that right at no cost to you. In general, we do not sell, share, or otherwise disclose your Personal Data to third parties for direct marketing purposes. We do not currently recognize or respond to “Do Not Track” signals. To learn more about “Do Not Track,” please visit <http://www.allaboutdnt.com>.

## **VII. NOT INTENDED FOR MINORS**

Our Services are not intended for use by anyone under the age of 16. We do not knowingly collect Personal Data from anyone under the age of 16 or sell the Personal Data of anyone under the age of 16. If you are under 16, you may not use our Services for any purpose. If you are aware that a minor under the age of 16 has provided Personal Data to us, you may contact us as described in this Privacy Policy. We will take reasonable measures as required by law to delete such Personal Data and avoid furthering processing, except when necessary to protect the safety of the minor child or others or as otherwise permitted or required by law.

## **VIII. OUR SAFEGUARDS**

We take seriously our obligation to protect your Personal Data. We take appropriate steps to secure our Services from unauthorized access or disclosure, including by maintaining reasonable physical, technical, and administrative safeguards intended to ensure that your Personal Data is processed responsibly and to protect the confidentiality, integrity, and accessibility of Personal Data. Our data security practices are appropriate to the volume and nature of the Personal Data we process. For example, we use encryption to protect sensitive Personal Data during online transmission. We cannot guarantee the security of your Personal Data, however, and any information you provide to us in connection with our Services is provided at your own risk.

## **IX. CHANGES TO OUR POLICY**

We reserve the right to modify this Privacy Policy at any time and without further notice to you. Any changes will be included in an updated Policy which will be posted on our Services with the effective date of such changes. We may also provide additional notices if we determine a need to supplement this Privacy Policy. If we determine that a change is material, we may also notify you by email or post a notice on our Services. Your continued use of the Services after any update or supplemental notice constitutes your acknowledgement and consent to abide by the terms of the updated Policy. In order to ensure that you are informed about the latest updates, please review this Policy periodically.

## **X. CONTACT US**

For any questions or concerns regarding this Policy, including to exercise any of your rights under this Policy, please contact us at [marketing@tredittire.com](mailto:marketing@tredittire.com).