

PRIVACY POLICY

RTX LLC, ITS AFFILIATES, AND/OR ITS LICENSORS (“RTX” or “Resort Travel and Xchange” or “we”) values you as a customer and takes your online personal privacy seriously. We will inform you of our online policies for collecting, using, securing and sharing non-public personal information (“customer information”) the first time we do online business and every time that you visit a RTX website.

OUR PRIVACY PRINCIPLES

- We do not sell customer information.
- We do not provide customer information to persons or organizations who are conducting business on our behalf for their own marketing purposes.
- We contractually require any person or organization providing products or services to our customers on our behalf to protect the confidentiality of RTX customer information.
- We afford prospective and former customers the same protections as existing customers with respect to the use of personal information.

INFORMATION WE MAY COLLECT

- We collect and use information we believe is necessary to administer our business and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes.

TYPES OF INFORMATION WE MAY COLLECT AND HOW WE GATHER IT

- From you (on applications and forms related to your loan), such as your name, address, email address, telephone numbers, social security number and income.
- From your transactions with us or with others, such as your payment history.
- From consumer reporting agencies, such as your credit history.

HOW WE USE INFORMATION ABOUT YOU

We use customer information to fulfill your requests for financial products and services and to assess your eligibility for a loan.

PROMOTIONAL OFFERS

Sometimes we send offers to selected groups of RTX customers on behalf of other businesses. When we do this, we do not give that business your name and address.

EMAILS ABOUT SPECIAL OFFERS AND PROMOTIONS AND OPT-OUT

It is our intention to only send email communications that would be useful to you and that you want to receive. Some emails, such as those sent by the Members Portal after a payment, are a necessary part of conducting transactions, and these have no opt-out option.

All other emails, such as deal alerts, newsletters, and other promotional notices allow you to Opt-Out, as required by law. Each time you receive a promotional email, you will be provided the choice to "opt-out" of future emails by following the instructions provided in the email.

INFORMATION DISCLOSURE

We may share customer information as permitted by law. We may share some or all of the information we collect with our affiliated companies and to our service providers, such as third party marketers and other types of service providers we may use to enhance our service to you; to fulfill your requests for financial products and services; to administer your accounts with us; to develop new products and services of value to you; and to offer you other RTX products that we believe may be of interest to you. Our affiliated companies are those companies related to us by common control or ownership.

If you decide to pay off your loan(s), we will continue to adhere to the privacy policies and practices as described in this notice.

HOW WE PROTECT THE SECURITY OF YOUR PERSONAL INFORMATION

In our efforts to protect your personal data, we use generally accepted standards for safeguards including administrative, technical and physical measures. Additional safeguards are in place for sensitive personal data. These safeguards are continually updated and maintained by qualified information security professionals. One of the security techniques we use for online transactions is a technology called Secure Sockets Layer (SSL). If your browser is capable of SSL (and most are), your personal information will be automatically encrypted, or encoded, before it is sent over the Internet. More about SSL Technology. When you enter a secure portion of www.rtx.travel (the "Website") (which is any page containing any of your personal information), an image of a closed lock or a solid key should appear in your browser window.

LINKS TO OTHER SITES

Please note that our Website links to other websites and that the privacy policies of those websites may differ from ours. We advise you to check the privacy policies of other websites before disclosing any personal information. In any event, please note that these websites do not share your personal information with us.

Occasionally when linking to another website, you may still see our Website's logo or frame. This is to provide you with a seamless experience when visiting our Website. In these cases you are no longer on our Website and are now on a different Website whose information collection practices may differ from ours. The privacy policy of the website you are on will govern how information collected from you is used. You can always verify which website you are on by checking the

location bar within your browser.

COOKIES:

When you visit our Website, you may be assigned a permanent "cookie" (a small text file) or a temporary cookie that only lasts for the session ("session cookies") to be stored on your computer's hard drive. The purpose of the cookie is to identify you when you visit our Website so we can enhance and customize your online experience.

You can choose to visit our Website without cookies, but without these identifying files you will not be able to take advantage of certain desirable features of our Website. These features include remembering your login (so you don't have to remember your login information) and providing a more personalized online experience. To visit without cookies, you can configure your browser to reject all cookies or notify you when a cookie is set (each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.)

If you do not want to receive offers as listed above or if you would like further information about this privacy policy, please contact us at: _exchanges@rtx.travel.

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LINKS

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OUR RIGHTS

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You agree to indemnify and hold harmless RTX from any and all damages, costs, or expenses, including reasonable attorney's fees and court costs, accrued as a result of any action brought against RTX (i) by a third party as a result of your access to and/or use of this Website and/or (ii) if RTX is the prevailing party in any action brought by you to enforce these Terms and Conditions against it and/or (iii) if RTX is the prevailing party in any action brought by it to enforce these Terms and Conditions against you.

RTX reserves the right to amend or change any or all of these Terms and Conditions by posting any such amendments or changes herein. Such amendments and changes shall be effective as of the date of posting to the Website.

JURISDICTION

These Terms and Conditions will be governed by and construed under the laws of the State of North Carolina, without giving effect to any conflict of laws provisions. Venue for any and all actions is in the appropriate court located in Buncombe County, North Carolina, USA, and by using this Website, you consent and submit to jurisdiction of such state or federal courts as applicable.

ENTIRE AGREEMENT: SEVERABILITY

If for any reason a court of competent jurisdiction finds any provision or portion of these terms of use to be unlawful, void, or unenforceable, the remainder of the Terms and Conditions will continue in full force and effect. These Terms and Conditions constitute the entire agreement with respect to the subject matter herein, except as modified only in writing and signed by all parties.

CONTACTING RTX

If you have any questions about these Terms and Conditions, this Website, or if you would like further information about RTX, you can contact us at our corporate office by email, mail or telephone.

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