

4. PRIVACY POLICY

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This Privacy Policy explains how Tardigrade Transportation LLC dba Tardigrade Freight Exchange ("Tardigrade") collects, uses, discloses, retains, and protects personal data through Tardigrade Freight Exchange and related services. The primary website is <https://tardigradeexchange.com>. TardigradeLogisticServices.com and TardigradeFreightExchange.com are legacy domains that may redirect to the corresponding location on the primary website; the redirects do not change the operator or this Policy's coverage. It applies to website visitors, account representatives, applicants, shippers, brokers, carriers, drivers, guarantors, and business contacts. It does not govern information processed solely by an independent marketplace broker or carrier under that party's own responsibility.

4.1 Data collected

Depending on the relationship and features used, Tardigrade may collect:

- identifiers and contact data, including name, business, title, address, email, phone, account ID, IP address, device identifiers, signature, and government-issued identifiers;
- business and regulatory data, including legal and assumed names, EIN, W-9, USDOT/MC numbers, authority, BOC-3, ownership, insurance, bonds or trusts, safety information, equipment, lanes, references, sanctions results, and licensing records;
- identity-verification data, including copies of identification documents;
- financial and credit data, including billing address, payment token, bank or payment details handled by a payment provider, invoices, payment history, commercial credit information, and personal consumer-report information only for Net-30 credit or a guaranty after separate authorization;
- shipment and transaction data, including origins, destinations, schedules, cargo descriptions, weight, value, bids, rates, assignments, route or status information, messages, bills of lading, rate confirmations, proofs of delivery, invoices, photographs, claims, and disputes;
- precise location only when a location-enabled feature is turned on and consent is obtained where required;
- communications and support data, including calls, emails, SMS preferences, tickets, surveys, and feedback;
- Platform and device data, including pages, clicks, session data, logs, referring URLs, approximate location, browser, operating system, security events, and cookie or analytics identifiers; and
- inferences and screening outputs, including risk flags, eligibility status, payment or cancellation indicators, fraud signals, and human review notes. Tardigrade does not intentionally collect personal data unrelated to a legitimate business, legal, security, credit, or transportation purpose. Do not upload Social Security numbers, full bank credentials, health information, or other highly sensitive data unless a designated secure process expressly requests it. If you submit personal data about another individual, you represent that you are authorized to do so and have provided any notice and obtained any consent required by law. You remain responsible for instructions you give concerning that person's data.

4.2 Sources

Data may come from you; your employer, principal, customer, broker, carrier, driver, guarantor, or authorized representative; public government databases; FMCSA and state agencies; insurers and sureties; commercial credit or reporting agencies; identity, fraud, payment, communications, analytics, hosting, and support providers; references; transaction counterparties; and cookies or similar technology.

4.3 Purposes

Tardigrade uses data to:

- create, authenticate, secure, and administer accounts;
- verify identity, authority, insurance, safety, credit, eligibility, and transaction information;
- operate the Exchange and Managed Brokerage service;
- match loads, process bids, generate confirmations, communicate status, preserve shipment records, invoice, collect fees, and pay Managed Brokerage carriers;
- perform AI-assisted screening with human review, detect fraud, prevent cargo theft, investigate double brokering, and enforce agreements;
- decide commercial credit, manage limits, collect receivables, and provide legally required credit notices;
- provide customer support and transactional communications;
- send marketing email where permitted and honor opt-outs;
- comply with transportation, tax, accounting, privacy, sanctions, legal-process, and recordkeeping obligations;
- analyze and improve reliability, security, usability, and performance using appropriately limited data; and

- create and use aggregated or deidentified information for security, analytics, benchmarking, product improvement, and legal compliance, while maintaining reasonable measures not to reidentify it except to test or validate safeguards; and
- establish, exercise, or defend legal claims. Tardigrade will not use personal data for a materially different purpose without appropriate notice and consent when required.

4.4 Disclosure

Tardigrade may disclose data to:

- approved transaction participants when reasonably necessary to evaluate or perform a load;
- hosting, email, payment, authentication, identity, credit, insurance-verification, analytics, communications, document-storage, mapping, AI, security, and customer-support providers acting under contract;
- government agencies, regulators, law enforcement, courts, insurers, sureties, auditors, and professional advisers when legally required or reasonably necessary to protect rights, safety, cargo, systems, or users;
- a buyer, successor, lender, or adviser in a proposed or completed corporate transaction, subject to appropriate confidentiality and legal restrictions; and
- another person at your direction or with your consent. Ratings, scores, messages, and uploaded documents are not public. They are limited to authorized Tardigrade personnel, service providers with a need to process them, and approved transaction participants with a legitimate need.

Tardigrade does not sell personal data for monetary or other valuable consideration, as those terms are defined by applicable privacy law. At launch, Tardigrade does not share personal data for cross-context behavioral advertising or process it for targeted advertising. If that practice changes, this Policy and required opt-out controls will be updated before the change.

4.5 Payment data

Payment providers may collect and tokenize card or bank details under their own privacy terms. Tardigrade should not store full payment-card numbers or online-banking credentials. Exchange freight payments flow between the shipper and selected independent broker and are not held by Tardigrade.

4.6 AI-assisted decisions

Automated tools may organize or score submitted and third-party information, but a trained person makes final approval, denial, restriction, or credit decisions. Applicants may request the principal factors, correct inaccurate data, and seek human reconsideration. An unexplained “AI score” is not used as the sole adverse-action reason. Additional details appear in the AI-Assisted Screening and Credit Notice.

4.7 Consumer reports

Commercial reports may be used for business vetting. A personal consumer report is obtained only for Net-30 shipper credit or a personal guaranty after separate written authorization and a permissible purpose. When required, Tardigrade provides adverse-action, reporting-agency, and dispute disclosures under the Equal Credit Opportunity Act, Regulation B, and Fair Credit Reporting Act.

4.8 Identity verification and biometric information

Tardigrade may verify identity through identification documents, business and regulatory records, contact verification, account-security information, payment-verification information, and other non-biometric methods. Tardigrade does not collect, generate, receive, store, or process face geometry, facial templates, voiceprints, fingerprints, biometric liveness results, or other biometric identifiers or biometric information.

4.9 Cookies and analytics

Strictly necessary cookies support security, authentication, preferences, and basic operation. Nonessential analytics or advertising technology is used only as described in the Cookie Policy and subject to consent or opt-out where required. Tardigrade honors legally recognized browser opt-out signals when applicable.

4.10 Communications

Transactional email may include account, security, verification, application, load, payment, and legal notices. Marketing email includes a functioning unsubscribe option. Transactional SMS is limited at launch to two-factor authentication, identity verification, security, and user-requested load status. Marketing SMS is not sent without separate prior consent and a compliant opt-out process.

4.11 Retention

Tardigrade retains data only as long as reasonably necessary for the stated purpose, legal obligations, security, disputes, and enforcement. Typical periods are:

- Managed Brokerage transaction records: at least three years;

- executed agreements, invoices, and accounting records: generally seven years after completion or account closure;
- business credit applications and adverse-action records: at least the period required by Regulation B, with a two-year operational default unless counsel approves another period;
- consent and marketing opt-out records: duration of the relationship plus at least four years;
- security logs: generally one year unless needed for investigation;
- identity documents: delete or de-identify promptly after verification, subject to fraud, legal, and provider requirements; and
- precise location: only as needed for active shipment status, claims, safety, or legal records. Data subject to a legal hold, active claim, fraud investigation, or regulator request may be retained longer. De-identified data may be retained if Tardigrade commits not to re-identify it except to test de-identification safeguards.

4.12 Security

Tardigrade uses administrative, technical, and physical safeguards appropriate to the sensitivity and scale of the data, including access controls, multifactor authentication, vendor review, encryption where appropriate, logging, backups, incident response, and secure disposal. No system is perfectly secure. Users must protect credentials and report suspected incidents promptly.

4.13 Privacy rights

Tardigrade voluntarily offers the following rights nationwide, subject to identity verification and legal exceptions:

- confirm whether personal data is processed;
- access and obtain a portable copy;
- correct inaccuracies;
- delete personal data not required for legal, security, transaction, or contractual purposes;
- opt out of sale, targeted advertising, and qualifying profiling if any is introduced;
- withdraw consent for consent-based processing; and
- appeal a denied request or material automated outcome. Submit a request or appeal to Management@TardigradeLogisticServices.com with "Privacy Request" or "Privacy Appeal" in the subject line, or mail the address below. Tardigrade will acknowledge, verify, and respond within the period required by applicable law; the operational target is forty-five days. Authorized agents must provide proof of authority. Tardigrade will not discriminate for exercising a privacy right. If a request is denied, the response will explain the basis and appeal method. An appeal will be reviewed by a person not solely responsible for the initial denial when practicable.

4.14 State-specific disclosures

Residents of states with applicable comprehensive privacy laws may have additional rights, including rights concerning sensitive data and authorized agents. Tardigrade applies the nationwide rights above without requiring a user to identify a particular statute. California residents may request categories and specific pieces of covered personal information, deletion, correction, and information about disclosure. Tardigrade does not sell or share covered personal information for cross-context behavioral advertising at launch. Texas residents may exercise applicable access, correction, deletion, portability, opt-out, and appeal rights. Tardigrade does not sell sensitive data.

4.15 Children

The Platform is for adults acting in business. Tardigrade does not knowingly collect personal data from children under thirteen or permit accounts for anyone under eighteen. Contact Tardigrade to report data submitted by a minor.

4.16 International use

The Platform is directed to United States transportation activity. Data may be processed in the United States. A user outside the United States is responsible for ensuring lawful submission and transfer.

4.17 Changes and contact

Material changes will be posted and, when appropriate, communicated to account users before taking effect. Prior consent will be obtained when required for a new material use. Privacy contact: Tardigrade Transportation LLC dba Tardigrade Freight Exchange Attn: Privacy 1001 Altamesa Blvd., #60007 Fort Worth, Texas 76115 Management@TardigradeLogisticServices.com 866-791-0397 Operator: Tardigrade Transportation LLC dba Tardigrade Freight Exchange | Platform: Tardigrade Freight Exchange Address: 1001 Altamesa Blvd., #60007, Fort Worth, Texas 76115 Email: Management@TardigradeLogisticServices.com | Business phone: 866-791-0397

Document: <https://tardigradeexchange.com/legal/privacy-policy>

Legal document hub: <https://tardigradeexchange.com/legal>