

Privacy Policy

iTrucking Services, Inc.

Version 1.0

Effective date: 8/21/2026

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1. About this policy

This Privacy Policy explains how iTrucking Services, Inc. ("iTrucking," "we," "us") collects, uses, shares, and protects personal information. It applies to itrucking.pro, our customer portal, the OnRamp fuel payment interface, and our fuel card and fuel purchasing services.

We do not sell or rent your personal information. We do not share it for cross-context behavioral advertising. We have not done so in the preceding 12 months.

If you have questions, contact us at fuel@itrucking.org.

2. Information we collect

2.1 Information you give us

When you apply (first stage): name, email address, telephone number, account type (personal or business), and for business accounts the company name, business type, your job title, number of trucks, MC and DOT numbers, and your current fuel card or programme. If you were referred to us, we collect the referrer's name, telephone number, and company.

When you open an account (second stage): mailing address, personal address, business address, billing contact details, marketing preferences, and your bank account information through Plaid.

From the personal guarantor: full Social Security Number, driver's licence number, and a photograph of the driver's licence.

When you contact us: the content of your emails, SMS messages, and support conversations.

2.2 Information we collect automatically

Log data (IP address, browser type, device information, pages visited, timestamps), authentication and security events, and cookies as described in section 10.

2.3 Information from third parties

From **Plaid:** your bank account number and routing number, and account holder identity information.

From public sources: FMCSA records confirming your operating authority.

From our card issuer, payment processors, and fuel retail partners: transaction data, including fuel purchases, locations, volumes, and prices.

3. Sensitive personal information

Under the California Consumer Privacy Act as amended by the California Privacy Rights Act ("CCPA/CPRA"), the following are **sensitive personal information**:

Category	What we collect	Why
Social Security Number	Full SSN of the personal guarantor	To identify the guarantor and, if amounts go unpaid, to enable recovery through third-party collections
Driver's licence number and image	Number and photograph	To verify the guarantor's identity at contract formation and to support recovery of unpaid amounts
Financial account information	Bank account number, routing number	To debit payments and confirm the account is valid and belongs to you
Account log-in credentials	Portal credentials and one-time codes	To secure your account

We do not use your Social Security Number to obtain a credit report. We do not perform a credit check. We collect it solely for the purposes stated above.

We use sensitive personal information only for the purposes listed above — to perform the services you requested, to verify identity, to prevent fraud, and to comply with law. We do not use or disclose it for any purpose you would not reasonably expect. You therefore have a right to limit its use, described in section 8.

4. Bank account linking through Plaid

Bank account linking is powered by Plaid, Inc. ("Plaid").

When you link your bank account:

- **You enter your bank credentials directly with Plaid, inside Plaid's own interface.**
- **iTrucking never receives and never stores your bank username, password, PIN, or security question answers.**
- Plaid collects and processes that information under its own privacy policy, as an independent controller of it.
- Plaid then provides iTrucking with a limited set of data: your **account number and routing number** and **account holder identity information** (name and address on the account).
- We use the Plaid products **Auth** and **Identity**. We do not use Plaid Balance or Plaid Transactions, and we do not receive your account balance or transaction history from Plaid.

Plaid's End User Privacy Policy is available at <https://plaid.com/legal/#end-user-privacy-policy>. Please read it — it governs Plaid's handling of your information, which we do not control.

If your bank is not supported by Plaid, we verify your account through our payment processor. **If the account holder name does not match the name you gave us**, we ask you for a voided cheque and verify the account manually before approving the link.

When your account closes, we instruct Plaid to remove your linked item, which ends our access to your bank account. Data we already received is deleted according to our retention schedule.

5. How we use your information

Purpose	Information used
Deciding whether to open an account	Application data, FMCSA records
Providing fuel cards, fuel purchasing, and the OnRamp interface	Account data, transaction data
Processing payments and collecting amounts owed	Bank account data, invoices, payment records

Purpose	Information used
Verifying identity and preventing fraud	Identity data, driver's licence, device and log data
Communicating with you about your account	Contact details
Marketing our services, by email only	Contact details, marketing preferences
Securing our systems and investigating incidents	Log data, authentication events
Recovering unpaid amounts through collections	Guarantor SSN, driver's licence, contact details, balance data
Complying with law and responding to legal process	Any of the above, as required

Legal basis under Regulation B. When we decide whether to offer you weekly billing terms, we are making a credit decision. We will notify you of our decision. We do not obtain a consumer or commercial credit report as part of that decision.

6. Who we share information with

We share personal information with the following categories of recipients, for the purposes described:

Recipient	What they receive	Purpose
Plaid, Inc.	Information you enter directly with Plaid	Bank account linking
Our payment processors and originating banks , including Moov Financial, Inc. and Bank of America	Bank account details, payment amounts, business name	Processing ACH payments and verifying accounts
Our fuel card issuer, WEX Inc.	Company name, or your name for personal accounts	Issuing physical fuel cards
Onramp Payments Inc.	Email address, first and last name, telephone number	Providing the cardless fuel payment interface
Fuel retail partners	Transaction data at the point of sale	Completing fuel purchases and applying discounts
Altus Receivables Management, Inc.	Guarantor and customer identity data, including SSN and driver's licence number, and balance owed	Recovering unpaid amounts. Shared only when an account is referred to collections
Credit reporting agencies	Delinquency information, furnished by our collections agency	Reporting unpaid debts
Cloud and technology providers , including Amazon Web Services and Google LLC	Data at rest and in transit	Hosting, storage, and business operations
Professional advisers — lawyers, accountants, auditors	As necessary	Professional services
Law enforcement and regulators	As legally required	Legal compliance, responding to subpoenas and court orders
A purchaser in a merger, acquisition, or sale of assets	Business records	Corporate transaction

We do not sell your personal information and we do not share it for cross-context behavioral advertising. We have not done so in the preceding 12 months, including in respect of consumers under 16.

7. How long we keep your information

We keep personal information only as long as needed for the purpose it was collected, or as long as the law requires.

Retention periods are set out in our internal Data Retention & Deletion Policy. In summary:

Information	Kept until
Guarantor SSN, driver's licence number and image	All obligations are discharged, or the personal guarantee expires — whichever is later — plus one year
ACH authorization records	Two years after the authorization is revoked or your account closes
Consent records	Seven years after your account closes
Signed agreements	Expiry of the guarantee or discharge of obligations, whichever is later, plus four years
Bank account and routing number	Two years after the ACH authorization ends
Invoices, transactions, payment records	Seven years
Application data where we declined	25 months from the decision
Support correspondence	Three years after your account closes
Plaid access credentials	Removed when your account closes

When we delete information from our live systems, copies may remain in encrypted backups until those backups expire on their normal rotation cycle, currently 30 days. We do not use backups to restore deleted records.

8. Your rights

If you are a California resident, you have the following rights under CCPA/CPRA:

- **Right to know** — what personal information we have collected, the sources, the purposes, and who we disclosed it to, covering the preceding 12 months or longer on request.
- **Right to delete** — to ask us to delete personal information we hold about you.
- **Right to correct** — to ask us to correct inaccurate personal information.
- **Right to opt out of sale or sharing** — we do not sell or share personal information, so there is nothing to opt out of. We do not offer a "Do Not Sell or Share My Personal Information" link because it does not apply to us.
- **Right to limit the use of sensitive personal information** — we already limit our use to the purposes permitted without a separate right to limit, as described in section 3.
- **Right to non-discrimination** — we will not deny you services, charge you a different price, or provide a different quality of service because you exercised a right.

How to exercise a right. Email fuel@itrucking.org or call **916-269-4606**. Tell us which right you are exercising.

Verification. To protect your information, we verify your identity before acting. For most requests we match the information in your request against what we hold — typically your name, email address, telephone number, and account or company details. For requests concerning sensitive personal information we may ask for additional confirmation.

Authorized agents. You may use an authorized agent. We will ask for written permission signed by you and will verify your identity directly.

Timing. We confirm receipt within 10 business days and respond within 45 calendar days. If we need more time we will tell you, and may take a further 45 days.

When we may refuse. We may decline all or part of a deletion request where the law allows — for example, where we must keep records to complete a transaction, to comply with a legal obligation such as ACH authorization or tax record retention, or to establish or defend legal claims, including where a personal guarantee remains in force or an amount remains unpaid. If we refuse in part, we will tell you which exception applies and when the information will in fact be deleted.

9. Security

We protect personal information with administrative, technical, and physical safeguards, including encryption of data in transit and at rest, access controls limiting access to staff who need it, authentication controls including multi-factor authentication where bank accounts are linked, logging and monitoring, and regular vulnerability scanning and patching.

Our practices are set out in our Information Security Policy, which is available to partners and auditors on request.

No system is completely secure. If a breach affecting your personal information occurs, we will notify you as required by California law.

10. Cookies and analytics

We use cookies and similar technologies that are strictly necessary to operate the website and portal — keeping you signed in, maintaining your session, and protecting against fraud. These cannot be disabled.

We do not use analytics or advertising cookies.

Most browsers let you refuse or delete cookies. Refusing strictly necessary cookies may prevent the portal from working. We do not respond to Do Not Track signals, as no common standard exists.

11. Electronic communications

We communicate with you electronically, as set out in our E-SIGN Consent & Electronic Communications Disclosure.

Service messages — invoices, payment notices, card activation and deactivation, card issues, OnRamp issues — are sent by email and SMS. These are necessary to operate your account and you cannot opt out while your account is open, though you may ask us to use email only.

Marketing messages are sent by email only. We do not send marketing by SMS. You can unsubscribe at any time using the link in the email or by writing to fuel@itrucking.org. Unsubscribing does not affect your account or your service messages.

Message and data rates may apply to SMS. Reply STOP to a service message to stop SMS, and HELP for assistance.

12. Children

Our services are directed to businesses and to adults. We do not knowingly collect personal information from anyone under 18. If you believe a child has provided information to us, contact fuel@itrucking.org and we will delete it.

13. Changes to this policy

We may update this policy. When we do:

- we change the version number and effective date above;
- we post the updated policy at itrucking.pro/legal/privacy;

- for material changes we notify you by email at least **thirty (30) days** before they take effect, and where the law requires it we obtain your consent.

Previous versions remain available at itrucking.pro/legal, or on request to fuel@itrucking.org.

14. Contact

iTrucking Services, Inc.

1229 Pleasant Grove Blvd

Roseville, California 95678

Privacy: fuel@itrucking.org

Phone: **916-269-4606**

Version	Effective date	Change
1.0	August 21, 2026	Initial publication