

## Privacy Policy

Revised: April 2026

NFS Capital, LLC and its subsidiaries (**collectively, “NFS Capital,” “we,” “us” or “our”**) is committed to protecting your privacy and the personal information you entrust us with.

Our privacy policy is designed to protect you and explains how we give you control over your personal information.

We carefully manage your personal information and we never sell or share your personal information with non-affiliated outside parties other than what is stated in this Privacy Policy. This Privacy Policy applies to information that you provide to us, information gathered through the website at [www.nfscapital.com](http://www.nfscapital.com), any other affiliated websites, gathered through any of our mobile applications (individually, a “**Site**,” collectively, the “**Sites**“) and gathered through providing any of our Services (defined below). This Privacy Policy describes how we use Personal Information (defined below), how we secure that data, our data retention policies, information about your rights and choices, and how you can contact NFS Capital regarding our privacy practices. Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it.

**By using our Sites and Services, you expressly give your consent for the collection and use of your Personal Information in compliance with this Privacy Policy.**

If you do not agree with our policies and practices, your choice is not to use our Sites and/or Services. This Policy may change from time to time (see Updates to This Privacy Policy). Your continued use of the Sites and our Services after we make changes is deemed to be acceptance of those changes, so please check the Privacy Policy periodically for updates.

When we use the term, “**Personal Information**,” we mean information or data that directly or indirectly identifies, describes, relates to or is reasonably capable of being associated with or can reasonably link to a particular individual, consumer or household.

When we use the term “**Service(s)**” we mean, collectively:

- The provision of our equipment leasing services, financing services and/or related services to our customers and clients (together, “**Customer(s)**”);
- The information provided through our Sites; and
- Our marketing and business development activities including, without limitation, any social media properties we create and emails that we send (collectively, “**Marketing Activities**”).

### ***1. HOW WE COLLECT YOUR PERSONAL INFORMATION***

We may collect your Personal Information through different means, when you:

- Apply for our Services and provide us with information directly;
- Decide to interact with us, either by providing us your information through the “Contact Us” page on the Site or by email, regular mail, or telephone;
- Visit our Site, through automated data tracking technology; or
- Authorize third parties to provide us Personal Information.

It is up to you whether you want to provide us with information or authorize third parties to provide us with information. When we ask you to provide information, you can decline and still visit the Sites to learn more about us and what we do. However, if you choose not to provide information to us, we may be unable to provide you our Services. This Privacy Policy does not apply to any third-party sites that may link to or be accessible from the Sites.

## **2. TYPES OF PERSONAL INFORMATION WE COLLECT**

We may collect the following types of Personal Information:

### **Types of Information You May Provide to Us:**

- Name, alias, physical address, email address, postal address, telephone numbers, communication preferences, unique personal or online identifier, account name, date of birth;
- Information that you authorize third parties to release to us;
- Financial information;
- Real estate or personal property information;
- Social Security number (SSN), driver’s license or passport number;
- Employer, Job title, job history;
- Persistent or probabilistic identifiers that organizations use to identify a particular consumer; and
- Records of your correspondence with us, including support correspondence.

You may provide us with additional information through other locations on our Sites, including without limitation, the “Contact Us” page on our Site or if you reply to our invitation to “Tell us your story,” on the “Contact Us” page. We may receive Personal Information relating to other people from Affiliates (defined below) and non-affiliated third-party service providers. If you submit any Personal Information to us relating to other people, you represent that you have the authority to do so and permit us to use the information in accordance with this Privacy Policy. By

submitting Personal Information, you grant NFS Capital the right to transmit, monitor, retrieve, store and use your information in connection with the operation of the Sites.

**Types of Information We Collect Through Technology:** When you use our Sites, we use technology such as Google Analytics to gather information on how visitors are using the Sites and Services. Specifically, we use technology to gather information about the following:

- IP addresses
- Device
- Internet connection
- Browser version
- Time zone
- Operating system and platform
- Referring/exit pages
- Account access date/time stamp
- Cookie data previously stored on your device

An IP address is a number automatically assigned to your computer whenever you access the Internet. IP addresses allow computers (including mobile devices and tablets) and servers to recognize and communicate with one another. We collect IP address information so that we can properly manage our system and gather information about how our site is being used. This includes the device type and browser you are using, location data, the pages you are viewing and your interactions on the page. Your IP address may be associated with records containing Personal Information. We collect details of visits to our Sites, including the volume of traffic received, logs and the resources that you have accessed. We may also collect certain location information such as your mobile device's GPS signal, or information about nearby WiFi access points and cell towers. (Please also see our "Cookies Notice".)

**Types of Information We Collect from Third Parties:** Our Affiliates (defined below) may submit (or cause to be submitted) Personal Information to us, which may include names, aliases, physical addresses, social security numbers, license numbers, signatures, telephone numbers, insurance policy information, education and employment background, bank accounts, credit cards, dates of birth and other financial information. Our Business Partners may submit analytics, enhancing data and customer leads. When we use the term, "Affiliate(s)" we mean an independent third party with whom we do business, including without limitation, leasing and financing brokers, equipment vendors, dealers, and manufacturers; referral agencies; financial and lending institutions; as well as any entity that we directly or indirectly, control, or are controlled by, or are under common control with.

### **3. HOW AND WHY WE USE YOUR INFORMATION**

We only collect the information reasonably necessary to respond to inquiries about our Services, to provide you the Services, to carry out our operations, as required by law, and for the other legitimate business purposes, under applicable laws, as provided below:

- To inform you about the Services in which you have indicated an interest or to which you've subscribed; respond to your questions and requests and improve customer service; to provide you with notices about your account and/or subscription, including expiration and renewal notices;
- To assist in business development and general marketing and building relationships; to create a list of actual and prospective users and Customers; to compile statistics regarding how the Site is used in order to improve our products and Services;
- To record your name and contact information, and other Personal Information for legitimate business purposes, so that we can provide our Services;
- To authorize and manage access to the Sites;
- To offer our Services;
- To perform our contract with you if you become a Customer or authorized user; satisfy contractual necessity to conduct our operations and provide you with the services and products we offer; to perform essential business operations and to manage your account; to contact you with information that may be of interest to you;
- To improve the Sites to provide you with better services, for example, we may use your personal data to improve the layout of our Sites based on the click path you utilized to access certain information within the Sites;
- To comply with legal obligations and professional responsibilities;
- To verify your identity or conduct internal audits or reviews; and
- To detect or prevent security incidents or other illegal activity; debug; verify or maintain quality or safety or improve or upgrade a service or device owned or controlled by us.

We do not monitor or profile our customers or visitors to our Sites or collect, in any automated manner, any special categories of sensitive Personal Information about you. No automated decision-making, including profiling, is used when processing your Personal Information.

**Additional Uses of Personal Information:**

In addition to the uses described above, we may use your Personal Information for the following purposes if you become a Customer or authorized user. Some of these uses may, under certain circumstances be based on your consent, may be necessary to fulfill our contractual commitments to you, or are necessary to serve our legitimate interests in the following business operations:

- Providing you with newsletters, articles, alerts and announcements, and other information that we believe may be of interest to you;
- Providing you with marketing information about our services and;
- Conducting research, surveys, and similar inquiries to help us understand our Customers' needs;
- Analyzing your interactions with us and our Sites, and improving our products, services, programs, and other offerings;
- Preventing, investigating, or providing notice of fraud, unlawful or criminal activity, or unauthorized access to or use of Personal Information, our Sites or data systems; meeting legal obligations; and
- Enforcing our agreements.

#### **4. HOW WE SHARE AND DISCLOSE PERSONAL INFORMATION**

We may disclose aggregated information that does not identify any individual (and therefore, is not deemed to be Personal Information) without restriction. We share Personal Information with the following categories of recipients:

**Affiliates/Third-party Vendors:** Your Personal Information will only be shared with and processed by our Affiliates and non-affiliated third-party service providers as permitted by law and for the purposes described in this Privacy Policy. We may disclose Personal Information to certain non-affiliated specialized service providers, including professional advisors, consultants, insurers, accountants, lenders, banks, technical service providers, and other third parties, who are to use it only for the purposes for which we disclose it to them. We may disclose your Personal Information to third-party service providers to provide us with services such as Site hosting, including information technology and telephony services, and related infrastructure, customer service, email delivery, auditing and other similar services.

**Business Transfers:** When applicable, we may share your information in connection with a substantial corporate transaction, such as the sale of a Site, a merger, consolidation, asset sale, or in the unlikely event of bankruptcy.

**With Your Consent or at Your Direction:** We may share information for any other purposes disclosed to you at the time we collect the information or pursuant to your consent or direction.

**Other Legal Reasons:** In addition, we may use or disclose your Personal Information as we deem necessary or appropriate: (1) under applicable law; (2) to respond to requests from public and government authorities including public and government authorities; (3) to pursue available remedies or limit damages we may sustain; (4) to protect our operations or those of any of our Affiliates; (5) to protect the rights, privacy, safety or property of NFS Capital, our Affiliates, you and others; and (6) to enforce our agreements, terms and conditions.

**We keep Personal Information on file and except as otherwise provided for herein, do not share, sell, license or transmit this information to third parties or external vendors unless required to do so by legal, judicial or governmental proceedings, or to provide the Services requested.**

## **5. INFORMATION SECURITY FOR PROTECTION OF YOUR PERSONAL INFORMATION**

We use reasonable organizational, technical and administrative measures to maintain the privacy and security of your Personal Information within our organization. Accordingly, we prevent unauthorized access by a secure firewall and use of security technologies to protect the integrity and privacy of any Personal Information you provide. Although we work hard to protect your Personal Information, NFS Capital cannot guarantee the security of any information you transmit to us through online forms and applications, and you do so at your own risk. The Sites are not designed to store sensitive personal information such as financial, health or educational records and you should not use the site for that purpose. Please note that email is considered a nonencrypted (and therefore nonsecure) form of communication, and it can be accessed and viewed by others without your knowledge and permission. For that reason, to protect your privacy, please do not use email to communicate information that you consider confidential. Unfortunately, no data transmission or storage system can be guaranteed to be secure at all times. If you have reason to believe that your interaction with us is no longer secure, please immediately notify us in accordance with the “How to Contact Us” section below. We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

## **6. RETENTION OF PERSONAL INFORMATION**

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy and in order to provide you the Services, and for as long as your account is active or as needed to provide you Services. We will also retain your information to comply with our legal obligations, to conduct audits, resolve disputes, and to enforce our agreements.

## **7. CAPACITY / CHILDREN**

This Site is only intended for individuals who are at least 18 years of age. We do not knowingly encourage or solicit visitors to the Sites who are under the age of 18 or knowingly collect Personal Information from anyone under the age of 18 without parental fiduciary consent. If we learn we have collected or received Personal Information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us in accordance with the “How to Contact Us” section below.

We are committed to complying with the Children’s Online Privacy Protection Act (COPPA). Our Service is not directed to children under the age of 13 and children under the age of 13 are not to use the Sites or provide any information to our Service without express parental consent. We do not knowingly collect personal information from children under the age of 13. If we

receive personal information that we discover was provided by a child under the age of 13, we will promptly destroy such information.

California residents under 16 years of age may have additional rights regarding the collection and sale of their personal information. Please see [YOUR CALIFORNIA PRIVACY RIGHTS](#) for more information.

**8. FINANCIAL INFORMATION** The Sites are only intended for individuals who are at least 18 years of age. We do not knowingly encourage or solicit visitors to the Sites who are under the age of 18 or knowingly collect Personal Information from anyone under the age of 18 without parental fiduciary consent. If we learn we have collected or received Personal Information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us in accordance with the “How to Contact Us” section below. We are committed to complying with the Children’s Online Privacy Protection Act (COPPA). Our Service is not directed to children under the age of 13 and children under the age of 13 are not to use the Sites or provide any information to our Service without express parental consent. We do not knowingly collect personal information from children under the age of 13. If we receive personal information that we discover was provided by a child under the age of 13, we will promptly destroy such information. California residents under 16 years of age may have additional rights regarding the collection and sale of their personal information. Please see [YOUR CALIFORNIA PRIVACY RIGHTS](#) for more information.

## **9. EMAIL MARKETING**

We may periodically send you marketing communications and alerts by email in addition to our transactional emails that we may send to customers. To help improve our Marketing Activities, we often receive a confirmation when you open an email or click on a link included in one of these emails, if your computer supports such capabilities. If you prefer not to receive these marketing email communications and alerts, instructions on how to unsubscribe from these communications and alerts are included in each email.

## **10. INTERNATIONAL DATA TRANSFERS AND STORAGE**

We are headquartered in the United States and may use service providers that operate in other countries outside of your country or province of residence. Your personal information may be transferred to and/or stored in the United States or other locations where privacy laws may not be as protective as those in your state, province, or country.

When we transfer your personal information outside of your country or province of residence, we do so in accordance with applicable law and take appropriate steps to ensure your information is protected. However, please note that while outside of the jurisdiction in which you reside, some of your personal information will be subject to applicable local laws, which may permit government and national security authorities in those jurisdictions to access your personal information in certain circumstances.

## **11. TRACKING TECHNOLOGIES NOTICE**

**What are Cookies and why are Cookies used:** A “Cookie” is a piece of data that a website can send to your browser, which may then be stored on your computer as a tag that identifies your computer. While Cookies are often only used to measure website usage (such as number of visitors and duration of visit) and effectiveness (such as topics visitors are most interested in) and to allow for ease of navigation or use and, as such, are not associated with any personal information, they are also used at times to personalize a known visitor’s experience of a website by being associated with profile information or user preferences. Over time this information provides valuable insight to help improve the user experience.

**How we use Cookies:** We use Cookies and related technologies to provide Services, gather information when users navigate through the Sites to enhance and personalize the experience, to understand usage patterns, and to improve our Sites, products, and Services.

Cookies on our Sites are generally divided into the following categories:

**Necessary Cookies.** These Cookies are necessary to provide you with our Services and to use some of their features, such as access to secure areas. Because these Cookies are strictly necessary to deliver the Services, you cannot refuse them without impacting how our Services function. These Cookies do not collect identifying information about you, and they do not monitor or remember any of your internet browsing on sites other than NFS Capital’s Site.

**Google Analytics.** This Site uses Google Analytics. Google Analytics uses Cookies to help us to analyze how users use the Sites. It counts the number of visitors and tells us things about their behavior in the aggregate – for example, we can see which user guides are most popular or see how many people visit a particular page. Google Analytics does not associate your IP address with any other data held by Google. You may see how Google uses data when you use this Site at [www.google.com/policies/privacy/partners](http://www.google.com/policies/privacy/partners).

**How to Control Cookies:** You can review your Internet browser settings, typically under the sections “Help” or “Internet Options,” to exercise choices you have for certain Cookies. If you choose to block all Cookies, you may not have access to our Site and our Services will not function as intended. If you have blocked all Cookies and wish to make full use of the Services we offer, we recommend enabling at least first-party Cookies. Rather than blocking all Cookies, you can choose to block only third-party Cookies. To learn more about the use of Cookies by Google for analytics see <https://policies.google.com/technologies/cookies>. To exercise choice regarding those Cookies, please see the [Google Analytics Opt-out Browser Add-on](https://tools.google.com/dlpage/gaoptout) at <https://tools.google.com/dlpage/gaoptout>. The opt-outs described above are device and browser-specific and may not work on all devices.

**Other Tracking Technologies.** We and our third-party service providers may use a variety of technologies that automatically (or passively) store or collect certain information whenever you visit or interact with our Sites (“Usage Information”). We may use various methods and technologies to store or collect Usage Information (“Tracking Technologies”). Tracking Technologies may set, change, alter or modify settings or configurations on your device. A few of the Tracking Technologies include, without limitation, the following (and subsequent technology and methods later developed):

- **Cookies.** A cookie is a data file placed on a device when it is used to visit our web site. HTML5 cookies can be programmed through HTML5 local storage.
- **Web Beacons.** Small graphic images or other web programming code called web beacons (also known as “1×1 GIFs” or “clear GIFs”) may be included in our Sites’ pages and messages. Web beacons may be invisible to you, but any electronic image or other web programming code inserted into a page or e-mail can act as a web beacon. Web beacons or similar technologies may be used for a number of purposes, including, without limitation, to count visitors to our Sites, to monitor how users navigate our Sites, to count how many e-mails that were sent were actually opened or to count how many particular articles or links were actually viewed.
- **Embedded Scripts.** An embedded script is programming code that is designed to collect information about your interactions with our Sites, such as the links you click on. The code is temporarily downloaded onto your device from our web server or a third-party service provider, is active only while you are connected to our Sites and is deactivated or deleted thereafter.
- **Browser Fingerprinting.** Collection and analysis of information from your device, such as, without limitation, your operating system, plug-ins, system fonts and other data, for purposes of identification.
- **ETag, or Entity Tag.** A feature of the cache in browsers. It is an opaque identifier assigned by a web server to a specific version of a resource found at a URL. If the resource content at that URL ever changes, a new and different ETag is assigned. Used in this manner ETags are a form of device identifier. ETag tracking may generate unique tracking values even where the consumer blocks HTTP, and/or HTML5 cookies.
- **Recognition Technologies.** Technologies, including application of statistical probability to data sets, which attempt to recognize or make assumptions about users and devices (e.g., that a user of multiple devices in the same user).
- **Session Replay and Pixel Tracking.** We may also rely on Tracking Technologies for purposes of session replay and pixel tracking, which may collect Usage Information that tracks your interactions with our Sites, including mouse movements, text, and other information, associated with your visit to our Sites. This information is used to help us improve our Site and better provide you with information you are interested in when you visit our Sites. For more information about how these technologies process your information, please review our vendor’s privacy policies here: <https://www.kickfire.com/privacy-policy>; and <https://www.callrail.com/privacy>.

**Tracking Technologies Usage.** We may use Tracking Technologies for a variety of purposes, including:

- **Strictly Necessary.** We may use cookies or other Tracking Technologies that we consider are strictly necessary to allow you to use and access our Sites, including cookies required to prevent fraudulent activity and improve security.

- **Performance-Related.** We may use cookies or other Tracking Technologies that are useful in order to assess the performance of our Sites, including as part of our analytic practices or otherwise to improve the content, products or services offered through our Sites.
- **Functionality-Related.** We may use cookies or other Tracking Technologies that are required to offer you enhanced functionality when accessing our Sites, including identifying you when you sign-in to our web site or keeping track of our specified preferences, including in terms of the presentation of content on our web site.
- **Targeting-Related.** We may use Tracking Technologies to deliver content relevant to your interests on our web site and third-party sites based on how you interact with our content. This includes using Tracking Technologies to understand the usefulness to you of the content that has been delivered to you.

You may be able to set your browser settings to use our web site without cookie functionality. Please note that if you block cookies, some Web site functions and Sites may be unavailable and we will not be able to present personally-tailored content and advertisements to you. Your browser may provide you with some options regarding cookies. For more detailed information about how to disable or administer your cookie settings in your web browser, please refer to the applicable page for the browser you are using:

- Safari: <http://help.apple.com/safari/mac/8.0/#/sfri11471>
- Google Chrome: <https://support.google.com/chrome/answer/95647?hl=en>
- Microsoft Edge / Internet Explorer: <http://windows.microsoft.com/en-GB/windows-vista/Block-or-allow-cookies>
- Firefox: <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>

You can withdraw your consent to allow for cookies, change your browser settings, and delete the cookies already stored on your computer at any time. Please note that if you delete, or choose not to accept, cookies, you may not be able to utilize the features of the services on our Sites to their fullest potential.

### *Turning off third-party cookies*

You can turn off certain third-party targeting/advertising cookies by visiting the Network Advertising Initiative: <https://optout.networkadvertising.org/?c=1> and by visiting Google: <https://tools.google.com/dlpage/gaoptout>.

## **12. YOUR CALIFORNIA PRIVACY RIGHTS**

To the extent that the California Consumer Privacy Act (CCPA) applies to us and to you, please review our CCPA Privacy Policy and Notice at Collection here: [<https://nfscapital.com/ccpa-privacy-policy-and-notice>]

### **13. RESIDENTS OF THE EUROPEAN ECONOMIC AREA, THE UNITED KINGDOM AND SWITZERLAND**

If you are from a non-U.S. country, please be aware that the personal information you submit, including information provided through our Site and Services, is being sent to a location in the United States. The data protection laws in the United States are likely different from those of the country in which you are located, and your personal information may be subject to access requests from governments, courts, or law enforcement in the United States according to laws of the United States. By providing such personal information through the Site and Services, you are consenting to (and represent that you have authority to consent to), the transfer of such information to the United States for the uses and purposes described in this Privacy Policy. Without limiting the above, for the avoidance of doubt we do not have an establishment or target people in the EEA or UK.

### **14. RESIDENTS OF CANADA**

If you are a resident of Canada, your personal information will be treated in a secure and confidential manner in compliance with all applicable privacy laws and regulations including the *Personal Information Protection and Electronic Documents Act* (PIPEDA) and substantially similar provincial privacy laws, as applicable. We may collect Personal Information about individual guarantors. The term “Personal Information,” as defined in PIPEDA, means information about an identifiable individual. It may include unique details about an individual such as name and address, age and gender, personal credit records, social insurance number and personal identification numbers including driver’s license, passport and or other government issued identification. Subject to any applicable exemptions, we obtain your individual consent for the use of such Personal Information. This consent may be express or implied, depending on the circumstances. Please note that you cannot withdraw your consent to the collection, use and disclosure of your Personal Information if we are legally required to collect, use or disclose your Personal Information. Withdrawing your consent in certain situations may also mean that we may not be able to provide our clients with the products or services they request. We do not sell the names or other Personal Information provided to us by our customers. We do not disclose the names or other Personal Information provided to us by our customers to companies unaffiliated with us. You may request access to, and correction of, any personal information we have collected about you. You may direct any access or correction requests, complaints, questions or enquiries with respect to the privacy principles outlined above or about our practices by contacting:

NFS Capital Ltd.  
900 Cummings Center, Suite 226-U  
Beverly, MA 01915  
[info@nfscapital.com](mailto:info@nfscapital.com)  
T: 866-970-4637 (U.S. or Canada only)

Privacy Officer  
Dana Calumby, Chief Financial Officer  
900 Cummings Center, Suite 226-U  
Beverly, MA 01915

[danac@nfscapital.com](mailto:danac@nfscapital.com)

T: 978-338-4243 (U.S. or Canada only)

## 15. QUEBEC RESIDENTS

### Access to personal information within NFS Capital

The categories of individuals within our organization who may access your personal information include:

- Management and executive leadership
- Accounting and finance
- Credit underwriting and risk management
- Legal department
- Documentation, contracts and funding
- Sales and business development

### Additional data subject rights

If you are a resident in Quebec, you may contact us using the contact information outlined below in relation to the following additional rights regarding your personal information:

- **You may request information about how your personal information is handled.** Specifically, you may ask what personal information has been collected, how it is processed, the categories of individuals who have access to that information within NFS Capital, the applicable retention period, and the source of personal information if it was collected from a third party.
- **Transfer your personal information in a structured, commonly used, technological format (to you or a third party):** This right excludes personal information we create or derive from your personal information, such as Inferred Information.
- **Right to be forgotten.** You may ask us to stop disseminating your information or to de-index any hyperlink attached to your name. This right is available only in certain circumstances, such as if the dissemination of your information contravenes the law or a court order. Right to make a complaint. You have the right to file a complaint by following our personal information governance process.

## 16. LINKS TO OTHER SITES

Occasionally we may provide links to other sites for your convenience and information. These sites operate independently from our Sites and are not under our control. These sites may have their own privacy notices or terms of use, which you should review if you visit any sites linked through our Sites. We are not responsible for the content or use of these unrelated sites.

## **17. UPDATES TO THIS PRIVACY POLICY**

We may change its Privacy Policy from time to time, and at our sole discretion. We encourage visitors to frequently check this page for any changes to its Privacy Policy.

## **18. HOW TO CONTACT US**

If you have any queries, questions or concerns about this Privacy Policy or our Personal Information handling practices, please contact us at [info@nfscapital.com](mailto:info@nfscapital.com) or write to us at NFS Capital, LLC, 900 Cummings Center Suite 226-U, Beverly, MA 01915 or by telephone at 866-970-4637 (U.S. or Canada only) or Privacy Officer, Dana Calumby, Chief Financial Officer, 900 Cummings Center Suite 226-U, Beverly, MA 01915, [danac@nfscapital.com](mailto:danac@nfscapital.com), 978-338-4243 (U.S. or Canada only).