

## Cookie Policy

**Updated January 1, 2025**

PLEASE READ THROUGH THIS COOKIE SETTINGS POLICY AS IT DESCRIBES HOW WE USE OF COOKIES, BEACONS, PIXELS AND OTHER DIGITAL TRACKING TECHNOLOGIES (“DIGITAL TRACKING TECHNOLOGIES”), HOW YOUR PERSONAL INFORMATION IS COLLECTED, USED, DISCLOSED, SHARED AND RETAINED BY THESE TECHNOLOGIES WHEN YOU VISIT OUR WEBSITE AND APPLICATIONS (THE “SITE”), AND YOUR RIGHTS TO STOP THE USE AND SHARING OF THIS PERSONAL INFORMATION.

TO PREVENT, OPT OUT OR STOP THE SITE FROM USING CERTAIN DIGITAL TRACKING TECHNOLOGIES, YOU CAN:

- REJECT ALL COOKIES IN OUR COOKIE CONSENT BANNER TO DISABLE ALL TRACKING TECHNOLOGIES THAT ARE NOT STRICTLY NECESSARY FOR THE OPERATION OF THE WEBSITE. THIS COOKIE NOTICE IS AVAILABLE TO YOU EVERY 30 DAYS.
- YOU CAN CHANGE YOUR BROWSER SETTINGS AS ESTABLISHED BY THE BROWSER PROVIDERS.
- YOU CAN TOGGLE OFF PERFORMANCE, FUNCTIONAL AND TARGETING COOKIES THROUGH THE COOKIE SETTINGS LINK.

Your opt outs are specific to the device, website, and browser you are using, and are deleted whenever you clear your browser’s cookies. If you continue to use our Site without changing your cookies settings, for avoidance of doubt, you hereby acknowledge, agree and consent to such monitoring and recording by us and our third-party business partners about your interests, identifiers and profile as described here and in our Privacy Policy.

For the specific details about personal information that we collect, use, disclose, share and retain personal information related to cookies and tracking technologies, please see “How Does Radian Use Cookies and Digital Tracking Technologies” section in our Privacy Policy at <https://www.radian.com/privacy-policy>.

### **What are cookies, beacons, pixels, and other tracking technologies?**

Cookies are small files that are downloaded to your device when you visit a website. The cookie then sends information back to the originating website on each subsequent visit, or to another website that recognizes that cookie. Other types of digital tracking technologies work similarly to cookies and place small data files on your devices or monitor your website activity to enable us to collect information about how you use our Site. Accordingly, Cookies and Other Digital Tracking Technologies allow our Site to recognize your device and track your activities and preferences, thereby allowing you to navigate between pages efficiently and to generally improve the user experience. The information provided below about cookies also applies to the other digital tracking technologies referenced above (i.e., web beacons, pixels, clear gifs, and other similar technologies). You can find more information about cookies at [www.allaboutcookies.org](http://www.allaboutcookies.org).

## **What specific categories of Tracking Technologies do we use on our Site?**

Cookies are often categorized by function. We use four types of cookies by function on our Site

### **Strictly Necessary (Required)**

These cookies and digital tracking technologies are necessary for the Site to function and cannot be switched off in our systems. These tools are required to enable the core site functions, ensure the Site is secure and enable us to manage the network. Without this information the Site cannot function properly. Examples include cookies used for site navigation, ensuring that online forms work, and remembering your consent preferences. You can set your browser to block these Digital Tracking Technologies, but some aspects of the Site will then not work.

### **Functional Cookies**

These cookies and digital tracking technologies enable the Site to provide enhanced functionality and personalization. They may be set by us or by service providers or third-party providers whose services we have added to our pages. If you do not allow these cookies then some or all of these services may not function properly.

### **Performance Cookies**

Performance cookies and digital tracking technologies are used to understand and analyze the key performance indexes of the Site which helps in delivering a better user experience for the visitors. We also use cookies and tracking technologies to monitor and record your activities on our Site, such as scrolling, browsing behavior, keystrokes and interests. We share this information as set forth in our Privacy Policy.

We do use Google Analytics and share information with Google to help improve this Site. To learn more about how Google uses this data see our Privacy Policy at <https://www.radian.com/privacy-policy>.

### **Targeting Cookies**

These cookies and digital tracking technologies are used to deliver advertisements across unaffiliated websites relevant to your interests and preferences and your personal information is shared with social media sites, such as Facebook, Pinterest and other online advertisers. These sites create a profile about you and see your browsing behavior, interests and other website activities. We share this information as set forth in our Privacy Policy.

## **How does our Site use Digital Tracking Technologies?**

### **To Identify your Interests**

We use digital tracking technologies to identify you and your interests, to remember your preferences, to facilitate our marketing, and to track your use of our Site.

### **To Operate and Monitor the Site**

Please be aware that we and our service providers and business partners use digital tracking technologies including session replay technology, capturing your scrolling activities and heat maps, to monitor and record any and all activities and communications to, from, and on, the Site in order to safeguard, improve, and analyze usage of, the Site, and for the other purposes listed our Privacy Policy.

### **To respond to your requests**

We use cookies and tracking technologies to serve your service needs.

### **For Targeted Advertising and Advertising Analytics**

We use digital tracking technology to serve you advertisements on social media or other online advertising sites, including to create a profile about your interests, demographics, browsing behavior and purchase behavior. We also track your interests for advertising statistics and market research.

We use a variety of online publishers or websites, to provide targeted advertisements, to create advertising audiences and who often as well profile you and your interests. In providing you these advertisements we share to create a profile about your interests, browsing behavior, and your purchase behavior, advertise or offer you products and services across platforms, and monitor and record communications across the services, such as capturing your scrolling activities, browsing behavior, heat maps, monitor and record all communications, to and from these sites. We may also share any personal information collected by these cookies and digital tracking technologies, such as emails and identifiers, with third parties for our marketing and advertising purposes.

We share such information with social media and advertising sites such as Facebook, Pinterest and with Google Analytics. You can opt out of targeted advertising on our site as stated above. Please note we do not control these social media websites and you need to separately set your privacy controls on those sites.

### **For Security Purposes and Fraud Prevention**

We use digital tracking technologies to protect the integrity and security of the Sites.

### **To Improve and Administer the Site**

We use Digital Tracking Technologies to administer our Site and for research purposes, we may, from time to time, contract with third-party service providers to track and analyze statistical usage and volume information from our Site. These third-party service providers use persistent

cookies to help us improve the user experience, manage the content on our Site, and analyze how users navigate and utilize the Site.

### **How does our Site share your Personal Information for Digital Tracking Technologies**

We share your Personal Information used in in digital tracking technologies in accordance with our Privacy Policy.

### **What are your rights to opt out of and not consent to targeted advertising?**

Visitors to our website can opt out and not consent to targeted advertising or the sale of your personal information by rejecting all cookies.

Under the laws of certain U.S. states, you have the right to delete certain personal information. Please see the “Your Rights” section in our Privacy Policy for further information: <https://www.radian.com/privacy-policy>.

For more information about the personal information that we collect, use, disclose and share please see our privacy practices, please visit our Privacy Policy. This Cookie Policy Supplements our Privacy Policy.

By using the Sites, you agree to Terms and Conditions, including your express consent to resolve any dispute through binding arbitration and waiver of a jury trial and/or class action found in our Terms and Conditions (<https://www.radian.com/terms-and-conditions>) and Privacy Policy (<https://www.radian.com/privacy-policy>).