

## **PRIVACY POLICY**

This Privacy Policy (this "Privacy Policy") describes how America's Financial Choice, Inc. ("America's Financial Choice") treats information that it collects or receives from you through this website and other America's Financial Choice websites, online locations, social media and mobile apps (collectively, the "Sites"), offline interactions and third parties. This Privacy Policy together with the Terms and Conditions of Use (the "Terms of Use") governs your use of the Sites.

### **Acceptance of Privacy Policy**

Each time you access, use or browse the Sites or interact with America's Financial Choice, or click on America's Financial Choice's digital advertisements that may appear on third party sites or apps, you signify your acceptance of the then-current Privacy Policy. If you do not accept this Privacy Policy, please do not provide information to America's Financial Choice, access, use or browse the Sites, interact with America's Financial Choice, or click on America's Financial Choice's digital advertisements.

Should the Privacy Policy be revised, America's Financial Choice will post the changes on the Sites and the new Privacy Policy will be effective immediately upon posting. Any material changes in the manner that we use personally identifiable information will apply only to information collected after posting of the revised Privacy Policy, unless we provide notice or have other communications with you. You can determine when the Privacy Policy was last revised by referring to the "Last Revised" legend at the bottom of this page.

### **Information that America's Financial Choice collects when you visit the Site**

We collect personally identifiable information, including, without limitation, non-public personal information, as well as other types of personally identifiable information from you and from other sources. The reason for collecting personal information is to provide better financial products and services. Personal information also helps us personalize and improve your experience on our Site. We collect personal information included in applications, registration forms or surveys submitted through the Site, including, without limitation, name, address, telephone number, social security number, driver's license number, email address, employment information, military status, demographic information, bank account information, and information about your assets, debts and income; credit balances, payment history, overdraft history, parties to transactions, and your reasons for doing business with us; third party information, such as personal references, consumer credit reports; and information obtained from your web browser (home server domain names, IP address, type of client computer, and type of web browser)(collectively, "Personal Information"). At other times, America's Financial Choice may collect information that cannot be used to identify you. For example, we may aggregate non-personal information about you and other customers who visit our Site. Aggregated information will not contain any information that can be linked directly back to you. Such information will be used to analyze the effectiveness of our business and advertising models. In order to provide you with effective services, we may collect personal and non-personal information about you from our affiliated entities, business partners, service providers, and other third parties. For example, we may obtain information about your home, the services that you purchased for your home, or other demographic information.

### **How America's Financial Choice collects information from visitors to the Site**

America's Financial Choice uses a number of tools to collect information about you, your computer, and the web browser that you use to connect to our Site. For example, cookies are tiny text files that we place on your computer's hard drive when you visit our Site. We use cookies to personalize your Site experience. We collect information on the pages that you visit, the advertisements that you click, and other actions that you take while using our Site. You do not have to accept our cookies and you may delete them after they have been placed on your hard drive. If you do not accept or delete our cookies, some areas of our website that you access may not function properly.

America's Financial Choice also collects additional information from your web browser each time you visit our Site. This information includes your IP address, the type of browser, the time that your browser was used to access our Site, the content from our cookies, and the referring website address. We may also use other standard web-based technologies to analyze your movements while accessing our Site. The technologies include, web "beacons," "pixel tags," and "clear gifs." These technologies help us ascertain the effectiveness of our advertising campaigns, allow us to customize the services offered on our Site, and help determine the best use for content and programming. Some of

this information, including the IP address that we obtain from your browser, is stored on our server logs, and may be available for extended periods of time.

Now or in the future, the Sites may use Google Analytics, a web analytics service provided by Google, Inc. (“Google”). Google Analytics uses cookies and other Collection Technology to collect and store anonymous information about you, which may include non-personally identifiable information. You can read Google Analytics’ privacy policy at <http://www.google.com/analytics/learn/privacy.html> and Google Analytics Terms of Use at <http://www.google.com/analytics/tos.html>. The Sites may use certain features of Google Analytics based on Display Advertising, such as:

- “Demographics and Interest Reporting” to analyze information regarding the interests and demographics of users of the Sites. We use such non-personally identifiable information in the same manner as we use other non-personally identifiable information as described below.
- “Remarketing with Google Analytics” to place ads on other sites directed to people who have visited the Websites.
- “Google Display Network Impression Reporting” to report how people’s interactions with our ads relate to their visits to the Sites.

You can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads by changing the ad settings at:

[https://www.google.com/settings/ads?hl=en&sig=ACi0TCh4HAtjShL0Fd63jzwho\\_phMSA0-0hzzH5ELDtoQ4xvNARM3etqnH1cOQWE6jmaavbHAbbDNQ0VerqrM5EhrZPUq-63xzTIHosNHcmK0aXN4mlgTrjMz0kkR9jDjb517T55jzNvxLzRysnxsAR\\_ppR2CwKxxB9HGfK7nx48LTrKMNP SF2b4FHwjiQFue\\_I4bivF](https://www.google.com/settings/ads?hl=en&sig=ACi0TCh4HAtjShL0Fd63jzwho_phMSA0-0hzzH5ELDtoQ4xvNARM3etqnH1cOQWE6jmaavbHAbbDNQ0VerqrM5EhrZPUq-63xzTIHosNHcmK0aXN4mlgTrjMz0kkR9jDjb517T55jzNvxLzRysnxsAR_ppR2CwKxxB9HGfK7nx48LTrKMNP SF2b4FHwjiQFue_I4bivF).

You also can opt-out from being tracked by Google Analytics in the future by downloading and installing Google Analytics Opt-out Browser Add-on for your current web browser at:

<http://tools.google.com/dlpage/gaoptout?hl=en>.

Sometimes our authorized service providers, business partners, or other affiliated businesses and ad networks display advertisements on our Site. Tracking technologies may be used to monitor your interactions with the advertisements while on the Site. The technology will allow America’s Financial Choice to provide targeted advertising and evaluate the effectiveness of advertising campaigns.

Except as otherwise specified in this Privacy Policy, America’s Financial Choice does not alter the practices detailed herein based upon your selection of the “Do Not Track” setting or other “opt out” setting or feature that may be offered by your browser; however, America’s Financial Choice reserves the right to do so in the future without notice to you.

### **How America’s Financial Choice uses the information that we collect**

America’s Financial Choice uses the Personal Information to conduct business, to provide you with customer support, to perform functions that are described to you at the time of collection, and to enforce our Terms of Use. We use Personal Information to provide you with information about the products and services that interest you, analyze customer demographics and industry statistics, improve your website experience, update account records, and to comply with all reporting and other legal requirements; and provide our third-party service providers, including advertisers and advertising networks with feedback information. America’s Financial Choice may use your personal information to contact you via mail or email, or telephone or mobile devices in order to give you updates about America’s Financial Choice or other third parties’ product and service offerings, and promotional events that may be of interest to you.

Some of America’s Financial Choice’s third party partners may participate in the Digital Advertising Alliance’s Self-Regulatory Program for Online Behavioral Advertising and allow consumers the ability to opt-out of targeted advertising based on web activity tracking. For more information regarding the foregoing, please visit <http://www.aboutads.info/choices/>. Please note that even if America’s Financial Choice’s third party partners participate in the Digital Advertising Alliance’s Self-Regulatory Program for Online Behavioral Advertising and you opt of targeted advertising based on web activity tracking, you still may receive standard advertisements from

us and targeted advertisements from third parties after clicking the link and following the instructions provided therein. You may need to re-click the link and follow the instructions provided therein if you delete cookies or other collection technology or use a different computer, device or browser.

### **How we may share your Personal Information**

We may sell to or share Personal Information with our third-party business partners, including, without limitation, third-party financial service providers, consumer lenders, loan brokers, advertisers, marketing companies, lead generators, advertisers on our websites, industry-related research businesses, trade associations, industry analysts, service providers, and their agents, contractors or representatives (“Non-Affiliated Third Parties”), as permitted by law and described in this Privacy Policy. Non-Affiliated Third Parties may use Personal Information for any legal purpose, including, without limitation, developing and promoting new or joint products, improving existing products and services, and contacting you to offer products and services that may be of interest to you.

America's Financial Choice may also disclose your Personal Information as is necessary to: (a) comply with a subpoena or court order; (b) cooperate with law enforcement or other government agency; (c) establish or exercise our legal rights; (d) protect the property or safety of our company and employees; (e) defend against legal claims; (f) help with internal and external investigations; or (g) as otherwise required by law or permitted by law. We may disclose your information in connection with the sale or merger of America's Financial Choice, or any transaction that involves the sale or assignment of some or all of our assets.

The third parties with whom we share personal information may have their own website privacy policies. Those privacy policies will govern the use, handling and further disclosure by the third parties of your personal information once we have shared your personal information with such third parties. You should visit the websites and read the privacy policies of those third parties. Some third parties merely provide links to our website and those third parties will also have separate privacy policies that will govern how your information is used by those websites.

The Sites may also contain social plugins for other websites, such as Facebook, Twitter, Pinterest, LinkedIn and Google+. We recommend reviewing the privacy policies with respect to the social plugins for each of these websites, prior to clicking on such plugins.

### **How America's Financial Choice protects your Personal Information**

America's Financial Choice has implemented physical, electronic, and procedural security measures to assist with safeguarding Personal Information, and to help protect against unauthorized access and disclosure. Only our employees and authorized service providers who are performing legitimate business functions for America's Financial Choice are permitted to access Personal Information. We also use encryption to protect any sensitive personal information that is transmitted or authorized to be transmitted by America's Financial Choice, and we also use electronic firewalls to help prevent unauthorized individuals from gaining access to Personal Information.

Notwithstanding our efforts, the Internet has inherent security risks. America's Financial Choice cannot promise, and you should not expect, that Personal Information, personal searches, and other communications will always remain secure. You should take care with regard to how you handle and disclose Personal Information.

### **How you may access and change the information that America's Financial Choice collects**

The first time that you provide us with registration information through our website, you will be able to decide whether you want to subscribe to emails or newsletters. After your first use, you can change your initial choices by contacting customer service at (866) 298-2732 X 106. Each commercial email that we send to you, will offer you the opportunity to opt-out of continuing to receive such messages. We may take up to 10 days to process your opt-out requests. In some instances, we may have already shared your information with one of our authorized third parties before you changed your email and newsletter choices. Federal Trade Commission email compliance guidance allows us to send you transactional and relationship email without offering you the opportunity to opt-out of receiving those types of email. In those cases, you may have to directly contact those third parties to opt-out of receiving their communications.

### **We Do Not Collect Information from Children**

The Sites are not directed toward children under 13 years of age nor does America's Financial Choice knowingly collect information from children under 13. If you are under 13 years of age, you are not permitted to submit any personally identifiable information to America's Financial Choice. If you are under 21 years of age, you may browse the Sites but you may not register an account on the Sites or provide information to America's Financial Choice, unless specifically stated otherwise.

### **Updating Your Information**

You are responsible for keeping your information current and up-to-date. You may update your information by modifying your account user profile and/or contacting us at (866) 298-2732 X 106. We will use reasonable efforts to process any change you make; provided, however, that requests to delete information are subject to America's Financial Choice's internal reporting, processing and retention policies and all applicable legal obligations. You also have the right, where provided under applicable law, to ask us not to process your personal data by contacting us at (866) 298-2732 X 106. Where we can provide information access and correction, we will do so for free, except where it would require a disproportionate effort and provided same is allowed under applicable law.

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