

## Express Cash Advance

### Privacy Policy

#### 1. Introduction

At Express Cash Advance (the "**Company**" or "**We**"), we respect your privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you visit the website <http://expressloans.us/> (our "**Website**") and our practices for collecting, using, maintaining, protecting and disclosing that information. This policy applies to information we collect on this Website and in e-mail, text and other electronic messages between you and this Website. It does not apply to information collected by any third party, including through any application or content that may link to or be accessible from the Website.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website and not to provide any information to us. By accessing or using this Website, you agree to this Privacy Policy. This policy may change from time to time. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates. Any issues related to this Privacy Policy shall be governed by the Website's Terms of Use, located at [www.expressloans.us/terms](http://www.expressloans.us/terms).

#### 2. Children Under the Age of 13

Our Website is not intended for children under 13 years of age. No one under age 13 may provide any information to or on the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this Website or through any of its features, or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at 814.836.1015.

#### 3. Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Website, including information:

- By which you may be personally identified, such as name, postal address, e-mail address, telephone number, social security number or any other information the Website collects that is defined as personal or personally identifiable information under applicable law ("**personal information**");
- That is about you but individually does not identify you; and/or
- About your internet connection, the equipment you use to access our Website and usage details.

We collect this information:

- Directly from you when you provide it to us, such as through filling in forms on our Website and/or contacting us directly; and/or
- Automatically as you navigate through the site.

#### **4. Third-party Use of Cookies and Other Tracking Technologies**

To enhance the user experience and better provide services, we use cookies to collect non-identifiable information. This information is used solely for internal purposes. It will not be sold or transferred to a third party.

#### **5. How We Use Your Information**

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you;
- To provide you with information, products or services that you request from us;
- To fulfill any other purpose for which you provide it;
- To contact you about goods and services that may be of interest to you;
- To notify you about changes to our Website or any products or services we offer or provide though it;
- In any other way we may describe when you provide the information;
- For any other purpose with your consent;
- To estimate our audience size and usage patterns;
- To store information about your preferences, allowing us to customize our Website according to your individual interests; and/or,
- To recognize you when you return to our Website.

#### **6. Disclosure of Your Information**

We may disclose aggregated information about our users, without restriction. We may disclose personal information that we collect or you provide as described in this Privacy Policy:

- To our subsidiaries and affiliates;
- To contractors, service providers and other third parties we use to support our business;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal

information held by the Company about our Website users is among the assets transferred;

- To third parties to market their products or services to you if you have consented to/not opted out of these disclosures;
- To fulfill the purpose for which you provide it;
- For any other purpose disclosed by us when you provide the information; and/or,
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law or legal process, including to respond to any government or regulatory request;
- To enforce or apply our Terms of Use and other agreements; and/or,
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Express Cash Advance, our customers or others.

#### **7. Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- **Promotional Offers from the Company.** If you do not wish to have your contact information used by the Company to promote our own or third parties' products or services, you can opt-out by emailing **info@expressloans.us**. If we have sent you a promotional e-mail, you may send us a return e-mail asking to be omitted from future e-mail distributions.

#### **8. Accessing and Correcting Your Information**

You may send us an e-mail at **info@expressloans.us** to request access to, correct, or delete any personal information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

#### **9. Your California Privacy Rights**

**ARE YOU SHARING THE PERSONAL IDENTIFIABLE INFORMATION OF CALIFORNIA RESIDENTS WITH THIRD PARTIES FOR DIRECT MARKETING PURPOSES? IF YES, WE WILL NEED TO ADD LANGUAGE FOR THIS SECTION.**

#### **10. Data Security**

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

#### **11. Changes to Our Privacy Policy**

It is our policy to post any changes we make to our Privacy Policy on this page. The date the Privacy Policy was last revised is identified at the top of the page. You are responsible for periodically visiting our Website and this Privacy Policy to check for any changes.

#### **12. Contact Information**

To ask questions or comment about this Privacy Policy and our privacy practices, contact us at **info@expressloans.us**.

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