



Credimac
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Privacy Policy (Updated November 8, 2017)

This Privacy Policy describes how credimac (“CREDIMAC,” “we,” “us”) collects, shares, and protects your personal information. Please read this notice carefully to understand what we do. **By using or accessing the Websites or CREDIMAC’s products or services (“Services”) in any manner, you acknowledge that you accept the practices and policies outlined in this Privacy Policy, and you hereby consent that CREDIMAC will collect, use, and share your information in the following ways.**

Remember that your use of our Websites is at all times subject to the Terms of Service (www.credimac.com/tos) {website being developed}, which incorporates this Privacy Policy. Any terms used in this Policy without defining them have the definitions given to them in the Terms of Service (www.credimac.com/tos) {website being developed}.

What does this Privacy Policy cover?

This Privacy Policy covers our treatment of personally identifiable information (“Personal Information”) that CREDIMAC gathers when you access or use the Services, but it does not address the practices of third parties that are not owned or controlled by CREDIMAC.

As noted in the Terms of Use (www.credimac.com/tos) {website being developed}, we do not knowingly collect or solicit personal information from anyone under the age of 13. If you are under 13, please do not attempt to use the Services or send any personal information about yourself to us. If we learn that we have collected personal information from a child under age 13, we will delete that information as quickly as possible. If you believe that a child under 13 may have provided us personal information, please contact us at 1-716-300-8232.

Changes to this Privacy Policy

We may need to change this Privacy Policy from time to time, but we will alert you to changes by placing a notice on the www.credimac.com, by sending you an email, and/or by some other means. Please note that if you’ve opted not to receive legal notice emails from us (or you haven’t provided us with your email address), those legal notices will still govern your use of the Services, and you are still responsible for reading and understanding them. If you use the Services after any changes to the Privacy Policy have been posted, that means you agree to all of

the changes. Use of information we collect now is subject to the Privacy Policy in effect at the time such information is collected.

What Information does CREDIMAC Collect?

The types of Personal Information we collect and share depend on the product or service you have with us. CREDIMAC receives and stores any information you knowingly provide to us. For example, when you open an account or provide us information in connection with the Services, you may provide us with the following information:

- Name
- Mailing address
- Email
- Date of birth
- Final four digits of your Social Security Number

Additionally, CREDIMAC may collect the following information about you from third party sources, such as credit bureaus, affiliates or other companies:

- Credit card and other debt account balances
- Income and transaction history
- Employment information

CREDIMAC uses the Personal Information and other information it collects from you internally in connection with its Services, including to personalize, provide, and improve its Services, to contact you and allow both CREDIMAC and third party providers to contact you, to fulfill your requests for certain products and services, and to analyze how you use the Services. In certain cases, we may also share some Personal Information with third parties, but only as described below.

Information Collected Automatically

Whenever you interact with our Websites, we automatically receive and record information on our server logs from your browser or device, which may include your IP address, geolocation data, device identification, “cookie” information, the type of browser and/or device you’re using to access our Services, and the page or feature you requested. “Cookies” are identifiers we transfer to your browser or device that allow us to recognize your browser or device and tell us how and when pages and features in our Websites are visited and by how many people. You may be able to change the preferences on your browser or device to prevent or limit your device’s acceptance of cookies, but this may prevent you from taking advantage of some of our features.

Our advertising partners may also transmit cookies to your browser or device, when you click on ads that appear on the Services. Also, if you click on a link to a third party website or service, a third party may also transmit cookies to you. Again, this Privacy Policy does not cover the use of cookies by any third parties, and we aren’t responsible for their privacy policies and practices. Please be aware that cookies placed by third parties may continue to track your activities online

even after you have left our Websites, and those third parties may not honor “Do Not Track” requests you have set using your browser or device.

We may use this data to customize content for you that we think you might like, based on your usage patterns and to improve the.

Information Collected From Other Websites and Do Not Track Policy

Through cookies we place on your browser or device, we may collect information about your online activity after you leave our Websites. Just like any other usage information we collect, this information allows us to improve the Services and customize your online experience, and otherwise as described in this Privacy Policy. Your browser may offer you a “Do Not Track” option, which allows you to signal to operators of websites and web applications and services (including behavioral advertising services) that you do not wish such operators to track certain of your online activities over time and across different websites. When you turn on the Do Not Track function in your browser, we stop collecting the information from your browser that allows us to tailor advertisements and other content specifically to you that is based on your visits to our advertising partners’ websites. Specifically, we stop collecting information from the unique browser cookie that links your browser to visits to third party sites. Do Not Track signals are set on a browser-by-browser basis, so you must set them on every browser you use if you do not wish to be tracked. Remember that this is just *our* Do Not Track policy, and we can’t and don’t make any promises about how third parties react when you set this signal on your browser.

How does CREDIMAC Share the Personal Information it Receives?

All financial companies need to share personal information to run their everyday business. CREDIMAC may share your Personal Information with third parties as described in this section:

Information that’s been de-identified. We may de-identify your Personal Information so that you are not identified as an individual, and provide that information to our partners. We may also provide aggregate usage information to our partners (or allow partners to collect that information from you), who may use such information to understand how often and in what ways people use our Services, so that they, too, can provide you with optimal services. However, we never disclose aggregate usage or de-identified information to a partner (or allow a partner to collect such information) in a manner that would identify you as an individual person.

Providing Services. As part of providing our Services to you, we may share your Personal Information, other information we collect about you, and the nature of our relationship to you with creditors and other parties that we contact and negotiate with on your behalf.

Affiliated Businesses: In certain situations, businesses or third party providers of products and services that we’re affiliated with may sell or provide products or services to you through or in connection with the Services (either alone or jointly with us). You can recognize when an affiliated business is associated with such a transaction or service, and we will share your Personal Information with that affiliated business only to the extent that it is related to such transaction or service. For example, if we are unable to provide you with relevant products and/or services to meet your needs, we may share your information with an affiliate who can provide such products and/or services to you. We have no control over the policies and practices of third party websites or businesses as to privacy or anything else, so if you choose to take part

in any transaction or service relating to an affiliated website or business, please review all such business' or websites' policies.

Agents: We employ other companies and people to perform tasks on our behalf and need to share your information with them to provide products or services to you; for example, we may share your information with a third-party credit bureau in order to get additional information about you (such as your debt balances, income, and employment history) that will help us provide our Services to you. Unless we tell you differently, our agents do not have any right to use the Personal Information we share with them beyond what is necessary to assist us. Note that an “agent” may also be considered a “partner” in certain circumstances, and would be subject to the terms of the “**Information that’s been de-identified**” section in that regard.

Advertisers: We allow advertisers and/or merchant partners (“Advertisers”) to choose the demographic information of users who will see their advertisements and/or promotional offers and you agree that we may provide any of the information we have collected from you in non-personally identifiable form to an Advertiser, in order for that Advertiser to select the appropriate audience for those advertisements and/or offers. For example, we might use the fact you are located in San Francisco to show you ads or offers for San Francisco businesses, but we will not tell such businesses who you are. Or, we might allow Advertisers to display their ads to users with similar usage patterns to yours, but we will not disclose usage information to Advertisers except in aggregate form, and not in a manner that would identify you personally. Note that if an advertiser asks us to show an ad to a certain audience or audience segment and you respond to that ad, the advertiser may conclude that you fit the description of the audience they were trying to reach.

We may deliver a file to you through the Services (known as a “web beacon”) from an ad network. Web beacons allow ad networks to provide anonymized, aggregated auditing, research and reporting for us and for advertisers. Web beacons also enable ad networks to serve targeted advertisements to you when you visit other websites. Because your web browser must request these advertisements and web beacons from the ad network’s servers, these companies can view, edit, or set their own cookies, just as if you had requested a web page from their site. You may be able to opt-out of web beacon tracking conducted by third parties through our Services by adjusting the Do Not Track settings on your browser; please note that we don’t control whether or how these third parties comply with Do Not Track requests.

Business Transfers: We may choose to buy or sell assets, and may share and/or transfer customer information in connection with the evaluation of and entry into such transactions. Also, if we (or our assets) are acquired, or if we go out of business, enter bankruptcy, or go through some other change of control, Personal Information could be one of the assets transferred to or acquired by a third party.

Protection of Company and Others: We reserve the right to access, read, preserve, and disclose any information that we believe is necessary to comply with law or court order; enforce or apply our Terms of Service (www.credimac.com/tos). and other agreements; or protect the rights, property, or safety of Company, our employees, our users, or others.

How does CREDIMAC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, please reach us at 1-716-300-8232 or email us at support@credimac.com

What happens when I stop using CREDIMAC?

If you stop using the CREDIMAC Services or if we terminate your use of our Services, some of the Personal Information and other information we collected about you may remain in our records. We will continue to abide by this Privacy Policy with respect to any of your information that we retain.

FOR NEVADA RESIDENTS: We are providing you this notice pursuant to state law. You may be placed on our internal "do not call" list by calling 1-716-300-8232 or email us at support@credimac.com. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. – Suite 3900, Las Vegas, NV 89101; 702-486-3132 – BCPINFO@ag.state.nv.us.

Additional Rights for California Residents - Important Privacy Choices for Consumers

**You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.
You have additional rights under Federal law.**

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us.

This includes sending you information about some other products or services. If you would like to restrict information sharing with our affiliates or non-affiliates, please reach us at 1-716-300-8232 or email us at support@credimac.com.