

# Privacy Policy

## **PRIVACY POLICY**

United Consumer Financial Services Company (“**Company**”) takes your privacy seriously. We want you to know how we collect, use, share, and protect your personal data. This website, [www.ucfs.net](http://www.ucfs.net), is operated by United Consumer Financial Services Company (“**Company**”). We are committed to service in the United States and Canada, through UCFS and UDFI. UCFS and its affiliated companies are the primary controllers of your personal information provided or collected by the Company.

### **This Privacy Policy tells you:**

1. What personal data we collect
2. How we use your personal data
3. How we share your personal data
4. How we protect your personal data
5. Your choices regarding your personal data
6. Information specific to non-U.S. users in Canada.
7. Changes to this Privacy Policy

Unless otherwise indicated below, this Privacy Policy applies to all personal data that we collect on and off the website [www.ucfs.net](http://www.ucfs.net) as it may be modified, relocated and/or redirected from time to time (the “**Site**”).

This Privacy Policy works and should be read in conjunction with the [Terms of Use](#) (the “Terms and Conditions”) but does not modify or supersede them. Terms which are capitalized but not defined herein shall have the meaning ascribed to them in the Terms and Conditions

If you do not want us to handle your personal data as described in this Privacy Policy, please do not use the Site. If you reside outside the U.S., you will not be able to submit personal data through this website unless you consent to this Privacy Policy. Your use of this Site constitutes your acceptance of this Privacy Policy and your consent to the practices described in the policy. You are not to continue to use the Site unless you agree to the terms described herein

Personal data means information that relates to you as an individually identifiable person, such as your name, e-mail address, and mobile number.

## **1. WHAT PERSONAL DATA WE COLLECT**

### **CHILDREN’S ONLINE PRIVACY PROTECTION ACT COMPLIANCE**

We do not collect any information from anyone under 13 years of age. The Site, products and services are all directed to people who are at least 13 years old or older. If you are under the age of 13, you are not authorized to use the Site.

#### **a) Information You Give Us**

We collect personal data that you voluntarily share with us through the Site. For example, we collect information from you when you create an account or fill out a request form on the Site.

The personal data you might provide us may include:

- Contact details, examples include your name, e-mail address, postal address, and other information to conduct business with you ("**Personal Information**").
- Account login credentials, such as usernames and passwords.
- UCFS also may collect certain non-personally identifiable information when you visit many of our Web pages such as the type of browser you are using (e.g., Internet Explorer, Chrome, Firefox, Safari), the type of operating system you are using, (e.g., Windows, Chrome OS, Android or Mac OS), the domain name of your Internet service provider (e.g., AT&T, Verizon, Time Warner Cable, Comcast, Earthlink), aggregate data about the number of visits to the Website and/or aggregate data about the pages visited (collectively "**Aggregate Data**").

You may also submit (a) order information, including name, company name, product information, and delivery address; and (b) payment information, including billing address, credit card number, expiration date, and CVV into the Site. This information is transmitted via Transport Security Layer (TSL) encryption to a third-party order and payment processor under contract with Company. This order and payment information is not stored on Company' servers.

#### **b) Information We Collect Through Technology On The Site**

We collect information through technology to enhance our ability to serve you. When you access and use the Site, Company and, in some cases, our third-party service providers collect information about how you interact with the Site. We describe below methods we use to collect information through technology.

#### **IP Address And Other Connection Information**

When you visit the Site, we collect your device identifier, browser information, and Internet Protocol (IP) address. An IP address is often associated with the portal you used to enter the Internet, like your Internet service provider (ISP), company, association, or university. While an IP address may reveal your ISP or geographic area, we cannot determine your identity solely based upon your IP address. We do not link your personal data to device identifier information, browser information, and IP addresses. Where, according to local law, IP addresses and the like are considered personal data, then we treat them as such.

#### **Do We Use Cookies?**

Yes. Cookies are small files that the Site or our service provider transfers to your computer's hard drive through your Web browser that enables the Site's or service provider's systems to recognize your browser and capture and remember certain information. We use cookies to help us understand how users use the Site. For example, cookies gather information about how long you spend on a web page so that we can understand what web pages are of most interest to users.

If you prefer, you can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off cookies by adjusting your browser settings. If you turn off your cookies, some of the features on the Site may not function properly.

#### **Google Analytics**

We use cookies provided by Google Analytics, a third-party service provider, to assist us in better understanding our Site visitors. These cookies collect data tied to a user's IP address, such as the length of time a user spends on a page, the pages a user visits, and the websites a user visits before and after visiting the Site. Based on this information, Google Analytics compiles aggregate data about Site traffic and Site interactions, which we use to offer better Site experiences and tools in the future. Google Analytics does not collect any personal data (other than IP Address which may be considered personal data in some countries). For more information on Google Analytics, visit <https://support.google.com/analytics>.

**Web Beacons.**

We include small graphic images or other web programming code, called web beacons (also known as "pixel tags", "web bugs" or "clear GIFs"), on the Site. The web beacons are minute graphics with a unique identifier. They are used to track the online movements of Web users. In contrast to cookies, which are stored in a user's computer hard drive, web beacons are embedded invisibly on Web pages and are about the size of the period at the end of this sentence.

**Your 'Do Not Track' Browser Setting**

We support the Do Not Track (DNT) browser setting. DNT is a preference you can set in your browser's settings to let the websites you visit know that you do not want the websites collecting your personal data.

Unless you tell us otherwise by selecting the DNT browser setting, we may track your online activities over time and across third-party websites or online services. For example, we might use web beacons to help us determine what links or advertisers brought you to our Site. We then track your activities on our Site. We also may use web beacons to track your visits to other websites so that third-party service providers can display Company advertisements to you on those other websites based on your activities while on the Site ("remarketing").

**c) Information Third Parties Provide About You**

We may supplement the information we collect about you through the Site with records received from third parties in order to enhance our ability to serve you, to tailor our content to you, and to offer you information that we believe may be of interest to you. For example, the service provider that processes orders submitted through the Site shares your order information, but not payment information, with us.

**d) Information You Provide To A Third Party**

The Site includes links from the Site to, and plug-ins (such as Twitter buttons) from, sites or applications operated by third parties ("**Third-Party Sites**"). Company does not control any Third-Party Sites and is not responsible for any information they may collect. The information collection practices of a Third-Party Site are governed by its privacy policy. It is your choice to enter any Third-Party Site. We recommend that you read its privacy policy if you choose to do so.

**2. PURPOSES FOR WHICH WE USE THE PERSONAL DATA WE COLLECT**

We use the information we collect to serve you and improve your experience on the Site. Some examples include:

- Addressing service complaints
- Communicating with you by email, telephone, or text message, in accordance with your wishes
- Evaluating job applications
- Sending you marketing and promotional emails, on behalf of Company, unless you have told us you do not want to receive such emails
- Troubleshooting technical problems on the Site
- Responding to questions and feedback
- Conducting research and analysis
- Marketing and advertising our products and services
- Improving customer service
- Continuously evaluating and improving the online and mobile user experience
- Preventing, discovering and investigating violations of this Privacy Policy or any applicable terms of service or terms of use for the Mobile Application, and investigating fraud, chargebacks or other matters
- Compliance with the law or to protect the rights, property, or safety of Company, our users, or others, including to maintain network and information security, for fraud prevention, and to report suspected criminal acts]

#### **Data Retention**

We retain your personal data for the duration of the customer relationship, if any. We also retain your personal data for 12 months or the length required by law, after our last interaction with you.

### **3. HOW WE SHARE THE PERSONAL DATA WE COLLECT**

We do not sell or rent your personal data to third parties. The following are some of the ways we share your personal data:

- **Affiliated Companies:** Company may also share your personal data with other companies in the Company family of companies as necessary to respond to your requests.
- **Third-Party Service Providers:** We will share your personal data with third-party service providers under contract with Company to help us provide services to you. The following are some examples of the types of third-party service providers with which we share your personal data and our purpose for doing so:
  - **Data Analytics:** We retain third-party service providers to help us perform data analytics regarding your interactions with the Site. For example, Google Analytics may track what pages users visit on the Site and how long they stay there to determine how users use the Site.
  - **Legal Advice:** We may disclose your personal data to an attorney in the process of obtaining legal advice.
  - **Third-party Processors:** Through the Site, you transmit your order and payment information to a third-party order and payment processor.
  - **Advertising Platforms:** We may disclose the fact that you visited the Site to advertising networks so that they can show you Company advertisements on other websites and platforms. These services can help us tailor advertising that we think may be of interest to you based on your use of the Site and to otherwise collect and use data about your use of the Site.

We require these third-party service providers, by written agreement, to provide safeguards for your personal data similar to the ones that we provide.

- **Required Disclosures:** We may be required to share personal data in a court proceeding, in response to a court order, subpoena, civil discovery request, other legal process, or as otherwise required by law.
- **Legal Compliance and Protections:** We may disclose account and other personal data when we believe disclosure is necessary to comply with the law or to protect the rights, property, or safety of Company, our users, or others. This includes exchanging personal data with other companies and organizations for fraud protection and credit risk reduction.
- **Corporate Transactions:** We reserve the right to disclose and transfer your data, including your personal data:
  - To a subsequent owner, co-owner, or operator of the Site or successor database.
  - In connection with a corporate merger, consolidation, bankruptcy, the sale of substantially all of our membership interests and/or assets or other corporate change, including to any prospective purchasers.

#### **4. HOW WE PROTECT THE PERSONAL DATA WE COLLECT**

The security and confidentiality of your personal data is important to us. We have technical, administrative, and physical security measures in place to protect your personal data from unauthorized access or disclosure and improper use.

For example, we use Transport Security Layer (TSL) encryption to protect the data collection forms on our Site. In addition, we restrict access to your personal data. Only employees who need the personal data to perform a specific job (for example, a customer service representative) are granted access to personal data. Employees with access to personal data are kept up-to-date on our security and privacy practices.

It is important for you to protect against unauthorized access to your password and to your computer. Be sure to close your browser after you have completed your visit to the Site.

Please note that despite our reasonable efforts, no security measure is ever perfect or impenetrable, so we cannot guarantee the security of your personal data.

#### **5. YOUR CHOICES REGARDING YOUR PERSONAL DATA**

You may contact [questions@ucfs.net](mailto:questions@ucfs.net) to access, update, correct, and delete your personal data.

In addition, you may cancel or modify the email communications you have chosen to receive from Company by following the instructions contained in emails from us. Alternatively, you may email Company at [questions@ucfs.net](mailto:questions@ucfs.net) with your request, stating 'Unsubscribe' in the header and what email addresses you wish not to receive Company emails. Within a reasonable period, we shall ensure that such email addresses are unsubscribed.

#### **HAVE QUESTIONS**

If you have any questions about this Privacy Policy, we'll do our best to answer them promptly. You can contact us at: [questions@ucfs.net](mailto:questions@ucfs.net)

**6. Information Specific to Non-U.S. users and residents of Canada**

This Privacy Policy applies to all residents of Canada. If you are a non-U.S. user, please see the website privacy that applies to your country, if a policy does not exist this policy may apply to you.

**7. CHANGES TO THIS PRIVACY POLICY**

If we change this Privacy Policy, we will post those changes on this page and update the Privacy Policy modification date above. If we materially change this Privacy Policy in a way that affects how we use or disclose your personal data, we will provide a prominent notice of such changes and the effective date of the changes before making them.

**7. Your California Privacy Policy Rights**

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, visit [HYPERLINK TO CCPA PRIVACY NOTICE FOR CALIFORNIA RESIDENTS].

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The following Privacy Notice applies to all customer accounts and applicants.

**UCFS**

**Privacy Notice**

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To review and/or print the Company's Privacy Notice required under the Gramm-Leach-Bliley Act (Privacy Notice) click below:

[Privacy Notice](#)