

## **Instant Cash Advance Privacy Policy**

### **Commitment to your privacy**

This site is owned and operated by Instant Cash Advance. Your privacy on the internet is of the utmost importance to us. At Instant Cash Advance, we want to make your experience online satisfying and safe.

Because we gather certain types of information about our users, we feel you should fully understand our policy and the terms and conditions surrounding the capture and use of that information. This privacy statement discloses what information we gather and how we use it.

### **Information Instant Cash Advance Gathers and Tracks**

Instant Cash Advance gathers two types of information about users:

- Information that users provide through optional, voluntary submissions. These are voluntary submissions to receive our electronic newsletters, to participate in our message boards, forums or contests, to email a friend, and from participation in polls and surveys:
- When using the services provided by us, as appropriate, you may be asked to provide: name, e-mail address, mailing address, phone number, credit card information, social security number, driver's license number, employment information, assets, debts and income, or bank account information. In the process of providing our service to you we may also request information about you from a state or consumer reporting agency.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with state and federal law to guard your nonpublic personal information.

We may report information about you to credit bureaus or collection agencies. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Instant Cash Advance may share your information with other non-affiliated third party consumer and financial reporting agencies as permitted by law.

Instant Cash Advance may also disclose your information to affiliated companies and non-affiliated third parties that provide services to us. We contract with these service providers to perform certain functions on our behalf. Examples include database providers who assist in identity verification and credit scoring companies. Their access is limited only to the personal data needed to perform their functions, and only for the

purpose of performing those functions, and they are prohibited from using or disclosing your information for other purposes.

We also may release your information if it becomes necessary for compliance with the law. We reserve the right to release such personal data to law enforcement or other government officials.

### **Instant Cash Advance Gathers User Information In The Following Processes:**

#### Optional Voluntary Information

We offer the following free services, which require some type of voluntary submission of personal information by users:

##### 1. Electronic newsletters policy (Dispatches)

We will offer a free electronic newsletter to users. Instant Cash Advance gathers the email addresses of users who voluntarily subscribe. Users may remove themselves from this mailing list by following the link provided in every newsletter that points users to the subscription management page. Users can also subscribe to the newsletters at the time of registration.

##### 3. "E-mail this to a friend" policy

Our site users can choose to electronically forward a link, page, or documents to someone else by clicking "e-mail this to a friend". The user must provide their email address, as well as that of the recipient. This information is used only in the case of transmission errors and, of course, to let the recipient know who sent the email. The information is not used for any other purpose.

##### 4. Polling

We may offer interactive polls to users so they can easily share their opinions with other users and see what our audience thinks about important issues. Opinions or other responses to polls are aggregated and are not identifiable to any particular user. Instant Cash Advance may use a system to "tag" users after they have voted, so they can vote only once on a particular question. This tag is not correlated with information about individual users.

##### 5. Surveys

Instant Cash Advance may occasionally conduct user surveys to better target our content to our audience. We sometimes share the aggregated demographic information in these surveys with our sponsors, advertisers and partners. We never share any of this information about specific individuals with any third party.

## 6. Contests

Instant Cash Advance may conduct contests open to all non-employees. We will only collect personal data specifically applicable to positively identifying all contestants with regards to their eligibility in the contest and compliance with state and federal laws governing prizes.

## Children

Consistent with the Federal Children's Online Privacy Protection Act of 1998 (COPPA), we will never knowingly request personally identifiable information from anyone under the age of 13.

## Contact

We reserve the right to contact you regarding your account status and changes to subscriber agreements, our privacy policy, or any other policies or agreements relevant to you. By using our services, you agree that we may contact you at the phone number or email address you provide to us to discuss our service.

## Usage tracking

Instant Cash Advance tracks user traffic patterns throughout all of our sites. However, we do not correlate this information with data about individual users. Instant Cash Advance does break down overall usage statistics according to a user's domain name, browser type, and MIME type by reading this information from the browser string (information contained in every user's browser).

Instant Cash Advance sometimes tracks and catalogs the search terms that users enter in our Search function, but this tracking is never associated with individual users. We use tracking information to determine which areas of our sites users like and don't like based on traffic to those areas. We do not track what individual users read, but rather how well each page performs overall. This helps us continue to build a better service for you.

## Cookies

We may place a text file called a "cookie" in the browser files of your computer. The cookie itself does not contain Personal Information although it will enable us to relate your use of this site to information that you have specifically and knowingly provided.

But the only personal information a cookie can contain is information you supply yourself. A cookie can't read data off your hard disk or read cookie files created by other sites. Instant Cash Advance uses cookies to track user traffic patterns (as described above).

You can refuse cookies by turning them off in your browser. If you've set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You do not need to have cookies turned on to use this site. However, you do need cookies to participate actively in message boards, forums, polling and surveys.

### **Use of Information**

Instant Cash Advance uses any information voluntarily given by our users to enhance their experience in our network of sites, whether to provide interactive or personalized elements on the sites or to better prepare future content based on the interests of our users.

As stated above, we use information that users voluntarily provide in order to send out electronic newsletters and to enable users to participate in polls, surveys, message boards, and forums. We send out newsletters to subscribers on a regular schedule (depending on the newsletter), and occasionally send out special editions when we think subscribers might be particularly interested in something we are doing. Instant Cash Advance never shares newsletter mailing lists with any third parties, including advertisers, sponsors or partners.

When we use tracking information to determine which areas of our sites users like and don't like based on traffic to those areas. We do not track what individual users read, but rather how well each page performs overall. This helps us continue to build a better service for you. We track search terms entered in Search function as one of many measures of what interests our users. But we don't track which terms a particular user enters.

We use your information to provide you with the products and services you request while complying with all reporting and legal requirements.

### **Security**

Instant Cash Advance operates secure data networks and offices protected by industry standard protection systems. Our security and privacy policies are periodically reviewed and enhanced as necessary and only authorized individuals have access to the information provided by our customers.

## **Opt-Out Policy**

We give users options wherever necessary and practical. Such choices include:

- Opting not to register to receive our electronic newsletters.
- Opting not to participate in certain interactive areas, which completely alleviates the need to gather any personally identifiable information from our users

## **Your Consent**

By using this site, you consent to the collection and use of this information by Instant Cash Advance. If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.