

Privacy Policy

Effective date: _____

This Privacy Policy applies to your access and use of all products and services that are made available by _____ or its affiliates (the “Services”) through our websites, including but not limited to our website and or mobile applications (collectively, the “Site”).

This Privacy Policy describes the information that we gather from you, how we use your information, to whom we share your information, and the steps we take to protect your information. By using the Services, you consent to the privacy practices described in this Policy.

Information We Collect

A. INFORMATION WE COLLECT DIRECTLY FROM YOU

We may collect information directly from you when you use our Services —In such cases, we may ask you to provide us with one or more of the following pieces of information:

- Name.
- Email address.
- Mailing address.
- Phone number.
- Date of birth.
- The Services you use.
- Your registration information, such as a username and password.
- Your communications in dealing with our company and its applicable Services provided.

- Uploads or certain posts in relation to the Services.
- Your participation in any of our contests, sweepstakes, and research studies
- Age, gender, or other similar demographic information when such information is relevant to a particular financial product or service you have requested.
- When you communicate with us, either by email, phone, or other means of communication, we may also collect the content of these communications, including but not limited to recordings of phone calls where permitted by law.
- Other:

B. INFORMATION AUTOMATICALLY COLLECTED

1. Information Collected

When you visit the Site, use the Services, or open an email from us, we may automatically receive and record certain information from your computer, web browser and/or mobile device, including without limitation:

- IP address or other device address or ID.
- Web browser and/or device type.
- Geolocation data, including if you use the Site on a mobile device.
- Hardware and software settings and configurations.
- Web pages or sites that you visit just before or just after visiting the Site.
- Pages you view on the Site.
- Your actions on the Site, including the electronic path you take to our Site, through our Site and when exiting our Site, as well as your usage and activity on our Site, such as the links and objects you view, click or otherwise interact with (“Clickstream Data”).
- Dates and times that you visit, access, or use the Services.

- Other:

2. Cookie Information

When you use the Services, we may send one or more Cookies (which are small text files containing a string of alphanumeric characters) to your computer or mobile device. We may use both Session Cookies and Persistent Cookies. A Session Cookie disappears after you close your browser. A Persistent Cookie remains after you close your browser and may be used by your browser on subsequent visits to the Services. Persistent Cookies can be removed. Please review your web browser “Help” file to learn the proper way to modify your Cookie settings. If you delete or choose not to accept, Cookies from the Services, you may not be able to utilize the features of the Services to their fullest potential.

C. INFORMATION FROM OTHER SOURCES

We may also obtain information about you from third-party sources, such as our business partners or advertisers. If we combine or associate information from other sources with your information that we collect through the Services, we shall treat the combined information in accordance with this Privacy Policy, the Terms, and applicable law.

How We Use Your Information

Your information is an integral part of our operations, and we use it in a variety of ways in providing the Services and operating our business. Additionally,

How We Share Your Information

We may disclose your information in connection with providing the Services and the operation of our business.

Other:

Our Commitment to Data Security

We implement certain managerial, physical, and technical safeguards that are designed to protect the integrity and security of your information. We cannot, however, ensure or warrant the security of any information you transmit to us through the Services or store on the Site, and you do so at your own risk.

X. Changes and Updates to This Privacy Policy

We reserve the right to make changes to this Privacy Policy at any time. We will notify you about material changes in the way we treat your information, including by placing a prominent notice

on the Site or by sending you an email so that you can choose whether to continue using the Services. Material modifications are effective ___ calendar days after our initial notification or upon your acceptance of the modified Terms. Immaterial modifications are effective upon posting of the updated Privacy Policy or Terms of Service on the Site. Please revisit this page frequently to stay aware and informed of any changes to this Privacy Policy. For the avoidance of doubt, disputes arising hereunder will be resolved in accordance with the Privacy Policy in effect at the time the dispute arose.

Our Contact Information

Please contact us with any questions or comments about this Privacy Policy, your personally identifiable information, our use and disclosure practices, or your consent choices by e-mail at

_____.

Address:

Thank you for reviewing our Privacy Policy.