

## **PRIVACY POLICY**

### **Your privacy is critically important to America's Cash Advance, Inc.**

America's Cash Advance, Inc. ("America's Cash Advance, Inc.") operates the website [www. americascashadvanceinc.com](http://www.americascashadvanceinc.com). It is America's Cash Advance, Inc.'s policy to respect your privacy regarding any information we may collect while operating our website.

#### **Website Visitors**

Like most website operators, America's Cash Advance, Inc. collects non-personally-identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request. America's Cash Advance, Inc.'s purpose in collecting non-personally identifying information is to better understand how America's Cash Advance, Inc.'s visitors use its website. From time to time, America's Cash Advance, Inc. may release non-personally-identifying information in the aggregate, e.g., by publishing a report on trends in the usage of its website.

America's Cash Advance, Inc. also collects potentially personally-identifying information like Internet Protocol (IP) addresses. America's Cash Advance, Inc. does not use such information to identify its visitors, however, and does not disclose such information, other than under the same circumstances that it uses and discloses personally-identifying information, as described below.

#### **Gathering of Personally-Identifying Information**

America's Cash Advance, Inc. will collect personal and financial information from you while you use the site, and most of this collection occurs during registration. This information will not be shared with others. Additional information may be gathered during your subsequent use of the site, whenever you choose to provide it.

Certain personal information must be supplied during the member, investor and borrower registration processes, as indicated below, in order to (a) enable registered users to login to the site, (b) determine borrowers' eligibility for loans through our proprietary credit scoring process, (c) verify borrowers' and investors' identities, (d) establish borrowers' ability to request loans and investors' ability to invest by verifying that they are at least 18 years of age, and (e) guard against potential fraud. This basic personal information may include:

- Your name
- Your email address
- Your home address and telephone number

When you register as an Investor, America's Cash Advance, Inc. will use this information to provide you the legal documents needed for you investment.

- Generating a secure personal profile on the site for secure communication

- Enabling our financial services partners to implement payments to you.
- Contacting you if there is a problem completing a transaction you requested or to discuss a problem with your account
- Maintaining regular communications with you concerning transactions you initiate, such as requesting information or assistance, submitting a request, making investments, receiving payments, transferring funds, etc.

When you register as an investor, America's Cash Advance, Inc. will request some required and optional data in order to facilitate such activities as:

In addition, America's Cash Advance, Inc. gathers names and email addresses of people who contact America's Cash Advance, Inc. through America's Cash Advance, Inc. site with questions about America's Cash Advance, Inc. company or lending/borrowing operations. America's Cash Advance, Inc. collects this information for the sole purpose of responding to such inquiries and does not store the contact information unless requested by these people, such as in the case of job applicants who submit resumes, etc.

America's Cash Advance, Inc. will retain your information for as long as your account is active or as needed to provide you services. America's Cash Advance, Inc. will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

### **Protection of Certain Personally-Identifying Information**

America's Cash Advance, Inc. discloses potentially personally-identifying and personally-identifying information only to those employees, contractors and affiliated organizations that (i) need to know that information in order to process it on America's Cash Advance, Inc. 's behalf or to provide services available at America's Cash Advance, Inc. 's websites, and (ii) that have agreed not to disclose it to others.

America's Cash Advance, Inc. will not rent or sell potentially personally-identifying and personally-identifying information to anyone. Other than to its employees, contractors and affiliated organizations, as described above, America's Cash Advance, Inc. discloses potentially personally-identifying and personally-identifying information only when required to do so by law, or when America's Cash Advance, Inc. believes in good faith that disclosure is reasonably necessary to protect the property or rights of America's Cash Advance, Inc., third parties or the public at large.

### **Communications from America's Cash Advance, Inc.**

When you register on America's Cash Advance, Inc. 's site you will receive emails that confirm specific actions you requested. You will receive notifications confirming your registration, the successful verification of email addresses and bank accounts, if required, and confirmation of successful submissions of loan requests and portfolios. You will also receive progress updates on the status of loan requests and submitted portfolios. These are transactional notifications that you cannot opt out of receiving, as they are in place to protect the security of your account and your personal information. America's Cash Advance, Inc. may also send you responses to emails you send America's Cash Advance, Inc., if appropriate or applicable. From time to time, America's

Cash Advance, Inc. will also send user surveys, requests for user feedback regarding user experience and site operations or marketing offers from America's Cash Advance, Inc. or from America's Cash Advance, Inc. on behalf of our marketing partners. The completion of these surveys or requests for feedback or acceptance of any offer is strictly voluntary. If you do not wish to receive these offers, surveys or user feedback emails, please opt out in any offer email you receive from America's Cash Advance, Inc..

If you are a registered user of a America's Cash Advance, Inc. website and have supplied your email address, America's Cash Advance, Inc. may occasionally send you an email to tell you about new features, solicit your feedback, or just keep you up to date with what's going on with America's Cash Advance, Inc.

If you send America's Cash Advance, Inc. a request (for example via a support email or via one of our feedback mechanisms), America's Cash Advance, Inc. reserves the right to publish it in order to help America's Cash Advance, Inc. clarify or respond to your request or to help America's Cash Advance, Inc. support other users.

America's Cash Advance, Inc. takes all measures reasonably necessary to protect against the unauthorized access, use, alteration or destruction of potentially personally-identifying and personally-identifying information.

### **Ads/Links to Third Party Websites / Cookies**

A cookie is a string of information that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. America's Cash Advance, Inc. uses cookies to help America's Cash Advance, Inc. identify and track visitors, their usage of America's Cash Advance, Inc. website, and their website access preferences. America's Cash Advance, Inc. visitors who do not wish to have cookies placed on their computers should set their browsers to refuse cookies before using America's Cash Advance, Inc. 's websites, with the drawback that certain features of America's Cash Advance, Inc. 's websites may not function properly without the aid of cookies.

Ads appearing on any of America's Cash Advance, Inc. websites may be delivered to users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This Privacy Policy covers the use of cookies by America's Cash Advance, Inc. and does not cover the use of cookies by any advertisers.

America's Cash Advance, Inc. is not responsible for the information practices employed by sites linked to or from our website. In most cases, links to non- America's Cash Advance, Inc. websites are provided solely as an access point to obtain information on products and topics that may be useful to the users of the America's Cash Advance, Inc. website. Third party websites may have different privacy policies and/or security standards governing their sites.

### **How and When Your Information Is Shared With Other Parties**

Information is shared with other parties in the following ways:

- Required and optional information about borrowers and investors is displayed on public profiles that members can update at any time; certain information is optional, and you can choose not to supply it and/or can remove the optional information at any time. America's Cash Advance, Inc. may, but is not obligated to, monitor any entered optional information to assist in the protection of your identity.
- Personal but not sensitive information about borrowers is contained in loan listings that can be viewed by all users and is filed with the Securities and Exchange Commission and as such is made publicly available.
- Financial and credit information about borrowers is displayed to qualified investors on loan listing pages, is filed with the Securities and Exchange Commission, and as such is made publicly available, and is contained anonymously in loan data files available on the statistics page.
- Information is shared directly between users and other or potential users. Information shared directly by users might contain personal information.
- America's Cash Advance, Inc. may, with your consent, share required and optional information about you.

For privacy purposes, borrowers and investors remain anonymous on the site and are identified only by their chosen screen names. Borrowers will be able to see the screen names of their investors and vice versa. However, borrowers have public profiles and loan listings on the site that display their information to any users who view these pages. The loan listing pages include borrowers' credit grades and other financial information that is shown to qualified investors so that they can effectively evaluate loan requests. As noted above, this information is also contained anonymously in loan data files available on the statistics page. Loan listings also contain certain personal information and purposes for which the loan will be used, as designated by borrowers. Investors also have public profiles on the site containing personal information that they have opted to include. Finally, members creating blog/forum posts are also identified by their screen names.

To protect borrowers' and investors' privacy, however, the blog/forum posts do not track back to loan listings or loan funding decisions, respectively. America's Cash Advance, Inc. is not responsible for any personal information that borrowers or investors may choose to reveal about themselves in their screen names, loan requests, blogs, or public profiles or blog/forum posts. Given the community nature of any person-to-person transaction site, however, it may be in the best interests of borrowers and investors to share some level of personal information in order to achieve a satisfactory outcome (i.e., it may be necessary for you to share a certain amount of personal information in order for your loan to receive full funding).

If you use any blog on America's Cash Advance, Inc.'s site, you should be aware that any personal information you submit there can be read, collected, or used by other users of this forum, and could be used to send you unsolicited messages. America's Cash Advance, Inc. is not responsible for the personal information you choose to submit in this forum. To request removal of your personal information from our blog, contact us at [privacy@enetfunding.com](mailto:privacy@enetfunding.com).

America's Cash Advance, Inc. may share your information with law enforcement or other government agencies as required by law or for the purposes of limiting fraud. We reserve the right to disclose your personal information when America's Cash Advance, Inc. believes that disclosure is necessary to protect America's Cash Advance, Inc.'s rights and/or to comply with a judicial proceeding, court order, or legal process served on America's Cash Advance, Inc.'s website.

America's Cash Advance, Inc. works with a number of trusted partners that perform vital functions as part of our operations, including credit bureaus, collection agencies, electronic payment service providers, and customer support call centers. Information is shared with these third parties only to the extent necessary for America's Cash Advance, Inc. to process the transactions you initiate or perform other specific services, like collections. America's Cash Advance, Inc.'s partners are legally required to keep your information private and secure.

## **Notifications**

America's Cash Advance, Inc. will send you email notifications from time to time, and these are required elements of your transactions on our web site, such as confirmations of particular actions you have taken. These required notices are sent typically to notify you of a change in status such as when you are confirmed as a borrower or investor, or for legal or security purposes. For example, certain notifications are sent for your own protection to ensure that no one can make a change to your account without your knowledge, such as confirming the addition of a new email address or linked external bank account. These notifications are sent to you so that you can be assured that no one is making changes to your account without your knowledge. In other cases, these notifications involve changes to various legal agreements or site policies. Generally, you may not opt out of these service related emails.

## **Where You Can Find and/or Correct Your Information**

You can access all of your personal information that America's Cash Advance, Inc. collects online and maintain by visiting your profile in the My Account section of America's Cash Advance, Inc.'s site. This section of the site is password-protected to better safeguard your information. As a registered user, you can update your password, email address, physical address, phone number and bank account information at any time on the website, and if you need to change any other information in your profile you can contact America's Cash Advance, Inc. at [support@enetfunding.com](mailto:support@enetfunding.com). To protect your privacy and security, please contact America's Cash Advance, Inc. at [support@enetfunding.com](mailto:support@enetfunding.com) to make changes to your sensitive account information.

## **Log Files**

As is true of most websites, America's Cash Advance, Inc. gathers certain information automatically and stores it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data.

## **Compliance with State and Federal Laws**

This privacy policy may not constitute your entire set of privacy rights, as these may also vary from state to state. To be certain of your privacy rights, you may wish to contact the appropriate agency in your state that is charged with overseeing privacy rights of consumers. Certain regulations issued by state and/or federal government agencies may require America's Cash Advance, Inc. to maintain and report demographic information on the collective

activities of our membership. America's Cash Advance, Inc. may also be required to maintain your personal information for at least seven years in order to be in compliance with applicable federal and state laws regarding recordkeeping, reporting and audits.

### **Privacy Policy Changes**

Although most changes are likely to be minor, America's Cash Advance, Inc. may change its Privacy Policy from time to time, and in America's Cash Advance, Inc.'s sole discretion. America's Cash Advance, Inc. encourages visitors to frequently check this page for any changes to its Privacy Policy. If you have an America's Cash Advance, Inc. account, you should also check your blog's dashboard for alerts to these changes. Your continued use of this site after any change in this Privacy Policy will constitute your acceptance of such change.