

## **PRIVACY POLICY**

Last Revised: February 1, 2017

**Your privacy is important to us.** QwickRate, LLC and its subsidiaries and affiliates (including, without limitation, Monroe Financial Partners, Inc.) (“**QR,**” “**we,**” or “**us**”), understand your concerns with regard to how information about you is used and shared, and we appreciate your trust that we will use and share information about you carefully and sensibly. This Privacy Policy describes what information we collect about you, how we collect it, how we use it, with whom we may share it, and what choices you have regarding it. This Privacy Policy applies to your use of the QwickRate Website (the “**Site**”) and any other means by which we may collect information about you, including information you may provide to us other than through the Site. We encourage you to become familiar with this Privacy Policy. We are not responsible for, and this Privacy Policy does not apply to, the privacy practices of other companies or other websites. We encourage you to seek out and read the privacy policy of each website that you visit.

By accessing and using the Site, you agree that you have read and understand this Privacy Policy and that you accept and consent to the privacy practices (and any uses and disclosures of information about you) that are described in this Privacy Policy. **IF YOU DO NOT ACCEPT THIS PRIVACY POLICY, THEN YOU ARE NOT AUTHORIZED TO USE THE SITE.**

### **1. What information do we collect, and how do we collect it?**

#### **(a) Information you provide to us.**

We are sensitive and committed to protecting your privacy. We may collect certain information from or about you in connection with your use of the Site (“**Collected Information**”), including, but not limited to, your name, phone number, email address, and date of birth. In addition, we may retain the content of, and metadata regarding, any correspondence you may have with us or our representatives, regardless of the mode of communication by which such correspondence was made.

#### **(b) Information collected via technology.**

The servers used to host and operate the Site and/or the Site may collect certain data pertaining to you, including data regarding the equipment and communications method that you use to access the Site, and your activities on the Site. We may combine components of this data with Collected Information, which may identify you. Unless otherwise described in this Privacy Policy, such data (which is also deemed “**Collected Information**” hereunder) will be used solely for our business purposes.

In addition, the Collected Information may reveal such things as specific content that you access on the Site and the length of time you spend on the Site. We may use this information to help administer the Site and the servers, as applicable, and to generate statistical information, monitor and analyze Site traffic and usage patterns in order to improve the Site’s content and content delivery, including any content, materials, and services that we describe or make available on the Site.

## **2. How will we use the information you provide to us?**

In addition to the uses described above, we may use Collected Information to analyze and improve the content, materials, and services that we make available on the Site, to notify you of changes made to the Site, to evaluate user needs and improve the Site content, to tailor services to you, to send you promotional materials, and support our continuing efforts to offer users the information and services we think they want most. If you contact us for support or assistance, we may use Collected Information to provide service and support to you. Finally, we may use Collected Information for any other purpose with your consent.

We may store Collected Information for as long as needed for the purposes indicated in this Privacy Policy, which may be indefinitely.

## **3. With whom do we share the information we collect?**

We may share Collected Information with certain service providers (e.g., our hosting provider) in order to provide the Site to you. We may store Collected Information in the United States, or we may transfer it to, and store it within, other countries. We may share Collected Information with one or more clearing firms we partner with to deliver the services and functionality available on the Site. We may also share Collected Information with our subsidiaries, affiliates, and our business and marketing partners in furthering our mission as an organization or delivering the content, materials, and services available on or through the Site to you. We may also produce reports on Site traffic, usage patterns, and similar data generated from Collected Information, and we may share these reports with our subsidiaries, affiliates, and our business and marketing partners.

We may disclose Collected Information to the proper authorities if we become subject to a subpoena or court order or if we believe that we are otherwise legally required to disclose such information. We may also use and disclose information about you to establish or exercise our legal rights, to assert and defend against legal claims, or if we believe such disclosure is necessary to investigate, prevent, or take other action regarding actual or suspected illegal or fraudulent activities or potential threats to the physical safety or well-being of any person.

If all or part of QR is sold, merged, or otherwise transferred to another entity, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, we may transfer Collected Information to such entity as part of that transaction.

Finally, we may disclose Collected Information to other third parties with your consent.

## **4. What choices do you have?**

When corresponding with us or our representatives, or when making a request for information or otherwise interacting with us or others through the Site, you choose what information to supply, what questions or comments to submit, whether you wish to receive further information, and by what method of communication such information should be delivered. Please take care to share only such information as is needed or that you believe is appropriate. You are under no obligation to provide us with personally identifiable information, but without it we may not be able to provide you the products or services you request. You may contact us at

[CustomerService@QwickRate.com](mailto:CustomerService@QwickRate.com) if at any time you would like to ask us about our data collection and information security practices.

**5. How do we protect information collected about you?**

We have put in place certain security measures to safeguard Collected Information, but the storage and communication of Collected Information can never be completely secure. Hence we do not guarantee that information that you transmit or otherwise supply to us, or any communications conducted on or through the Site, is or will be totally secure. If you become aware of any breach of Site security or this Privacy Policy, please notify us immediately.

**6. Interactive areas.**

We may provide areas within the Site that allow users to post commentary and other materials. If we do, these interactive areas, such as discussion forums, are intended to enhance the user experience and build a healthy community around the products and services available through the Site. We are not liable for information posted in interactive areas of the Site. You acknowledge that, should you participate in such interactive areas, the information you voluntarily post about yourself and third parties in such areas might be accessed, collected and used by third parties other than us.

**7. We may change this Privacy Policy.**

From time to time, we may change our privacy practices, and this Privacy Policy, because of changes in relevant and applicable legal or regulatory requirements, our business practices, or in our attempts to better serve your needs and those of our other customers. We will try to notify you of any such changes, and a revised policy will be posted and made available through the Site. We will provide notice of changes via email whenever reasonably possible. Nonetheless, we encourage you to regularly review the current version of this Privacy Policy on the Site.

**8. Location of the Site.**

The Site is hosted and operated in the United States. However, in our effort to provide the Site, we may store Collected Information in the United States, or we may transfer it to, and store it within, other countries.

Those who access or use the Site from jurisdictions outside the United States do so at their own choice and risk and are solely responsible for compliance with local law. If you are not a resident of the United States, you acknowledge and agree that we may collect and use your personal information outside your home jurisdiction, and that we may store your personal information in the United States or elsewhere. Please note that the level of legal protection provided in the United States or other non-European countries from which you may access our Site may not be as stringent as that under European Union privacy standards or the privacy laws of some other countries, possibly including your home jurisdiction.

**9. Your California privacy rights.**

California Civil Code Section 1798.83 provides California residents with the right to receive: (a) information identifying (names and addresses) any third party(ies) to whom we may have disclosed, within the preceding calendar year, your personal information for that third party's direct marketing purposes; and (b) a description of the categories of personal information disclosed. To obtain such information free of charge, please contact us at the email address below.

**10. Any questions?**

For any questions, or to request further information regarding this Privacy Policy or our use and disclosure of Collected Information, please contact us at **CustomerService@QwickRate.com**.