

PRIVACY AND SECURITY POLICY

At Econocheck Corporation, we recognize and respect the privacy and security expectations of our customers. As our customer, you have entrusted us to protect your privacy and to safeguard your personal information. We take this responsibility seriously and have taken steps to ensure your continued confidence in our organization.

This Privacy and Security Policy (“Policy”) describes how we collect and use your personal information and how we maintain the confidentiality and accuracy of such information. This Policy also explains how you can verify the accuracy of information regarding your relationship with us. In this Policy, the terms "we," "us" and "our" refer to Econocheck Corporation and the terms "you" and "your" refer to each person who has received a product or service through us. This Policy applies to our former customers as well as to our existing customers.

By accessing our products and services through our website (the “Site”), you acknowledge that you have read and understand this Policy and agree to its terms. If you do not agree to the terms of this Policy, you are prohibited from using our Site and must immediately discontinue your use. We may change this Policy from time to time in our sole discretion and will post the updated Policy on our Site if we have made material changes. Your continued access to, and/or use of, our Site constitutes your acceptance of our Policy as it is presented to you at the time you access our Site.

Nonpublic Personal Information.

This Privacy and Security Policy relates primarily to our use of nonpublic personal information. Nonpublic personal information means information that relates specifically to you and that is not available from a public source (such as government records, phone books, or widely distributed media). Nonpublic personal information also includes any list, description, or other grouping of customers that is created using nonpublic information.

How We Obtain Personal Customer Information and What We Collect.

We collect nonpublic personal information about you through the following sources:

- Information we receive from you in connection with providing services to you, including, but not limited to, information received through our Sites, and in written or verbal correspondence on applications or other forms.
- Information we receive about your transactions with us or others, including, but not limited to, your name, address, and telephone number.

How We Use Your Personal Information.

We disclose your personal information only for our legitimate business purposes and in compliance with all applicable laws and regulations. The following summarizes the principal ways in which we may disclose your personal information:

- **Disclosure to Nonaffiliated Third Parties.** We may disclose information about you, including nonpublic personal information, to nonaffiliated third parties as described below. ("Nonaffiliated third parties" are companies that do not control Econocheck Corporation and that are not controlled by or under common control with us.) We are permitted by law to disclose this information.
- **Disclosure to Service Providers.** We may disclose the information we collect, as described above, to companies that provide services for us, including, but not limited to, benefit and insurance providers and printing companies. We require that these service providers maintain the confidentiality of your information and that they use your information only for the purposes for which we have provided it. We also require our service providers to implement and maintain appropriate safeguards to protect the confidentiality and security of your information.
- **Disclosure for Marketing Purposes.** We may disclose the information we collect, as described above, to companies that perform marketing services on our behalf. Whenever we disclose your information to another company, we require that these companies maintain the confidentiality of your information and that they use the information only for the purposes for which we have provided it.
- **Disclosure for Legal Requirements.** We may use the information we collect, as described above, to satisfy legal requirements. We also will share your nonpublic personal information with government agencies and legitimate investigators as required or allowed by law, including to comply with applicable government reporting or legal process (such as court orders, subpoenas, or government requests) which we reasonably believe to be valid or required.
- **Disclosure With Your Consent.** We may disclose the information that we collect, as described above, with any person when you have provided your written consent for us to do so, including when you give someone a power of attorney or other authorization to act on your behalf.

We may also use personal information for our everyday business purposes, including security, audits, detecting and preventing fraud, research and development, product improvements and Site enhancements.

Your Request for Information in Connection with Recorded Personal Information.

You may request a copy of the personal information we have on file by calling us at (800) 241-6803.

If you are a California resident, you may have certain rights with respect to how we collect and disclose your nonpublic personal information under the California Consumer Privacy Act. If you would like further information regarding your legal rights under California law, you may call us at (800) 241-6803.

Protecting the Security of Your Information.

Your privacy is considered in all aspects of our business. We have established appropriate information security policies and procedures to ensure the security of your information. We routinely update these policies to comply with changing federal regulations and security standards, and we have implemented physical and technical security measures to ensure the integrity and security of our systems. We also limit access to personally identifiable information about you to only those individuals and entities who have a specific business reason to know such information. Although we take reasonable security measures to protect your information, you also need to ensure you take appropriate steps to protect your information. If you have reason to believe that your interaction with us is no longer secure or your account with us may have been compromised, please notify us as soon as possible by calling us at (800) 241-6803.

Accuracy of Customer Information.

We believe that it is important to maintain the accuracy of your information with us. We have systems designed to ensure this accuracy and to correct any information that we learn to be inaccurate. If you believe that we have any inaccurate information concerning you, you may call us at (800) 241-6803 and we will take appropriate action to verify the information and to correct it as appropriate.

How We Use Cookies

By using our Site, you agree to the use of technology that tracks how users interact with our Site to ensure that the Site is operating properly and to optimize website functionality. We use session cookies to help us gather aggregated statistical data about the use of our website. Cookies are only collected during your online activity at our website and not during any of your other internet activity. Cookies set by us are not shared with any other third party.

Links to Other Sites

Our site may contain links to other non-affiliated sites. You may be linked to non-affiliated websites of providers of some of the products and services provided by us and you may be asked to accept Terms and Conditions prior to accessing information from the websites of these providers. These terms are separate from our Terms of Use and are specific to those providers. We are not responsible for the privacy practices, terms of use, and/or the content of such websites.

Visitors should read the privacy statements and terms and conditions found on other websites visited for information regarding the specific privacy practices of those providers.

THIS POLICY DOES NOT ADDRESS THE PRIVACY PRACTICES OF ANY THIRD PARTIES.

Questions

If you have questions about this Policy or our privacy practices, you may contact us by calling us at (800) 241-6803. You may also contact us by mail at the following address.

Econocheck Corporation
3 Gresham Landing
Stockbridge, GA 30281