

PRIVACY POLICY

Let us summarize this for you...

We promise to never sell your personal information. This site collects usage information to provide a better web experience for our users. If you purchase something on our website we collect the personal information needed to complete the transaction. We don't keep your credit card information after a transaction is completed.

The fine print:

We are strongly committed to maintaining the privacy of your personal information. The following information details the personal information collected from you; how the information is used; with whom the information may be shared; and the security procedures we use to protect the information that we have collected.

When you visit acerenttoown.com ("the Site"), you are agreeing to be bound by the terms and conditions of this Privacy Statement. If you do not agree, please don't access or use the Site. You can always choose not provide information even though it might be need to complete a transaction.

Respect for Your Privacy

Your privacy is very important to us. Unless we have your consent, we will not disclose your personally identifiable information to third parties for their marketing purposes.

Minors

Minors (persons under the age of 13) are not eligible to use this Site unsupervised. We ask that they do not submit any personal information to us. You may only use this Site under the supervision of your parents or guardians if you under the age of 13.

Collecting Data

We only collect personal information, such as name, address, and telephone number, necessary to provide a safe, smooth, efficient, customized, and enjoyable experience using the Site and services provided by Ace Rent-to-Own.

In general, you can browse the Site without telling us who you are or revealing any personal information. But, once you give us your personal information, you are no longer anonymous to us. If you choose to use our services, we may require you to provide contact, identity, and other personal information as indicated on the forms throughout the Site. We receive and store any information you enter on the Site or give us in any other way. We indicate which fields are required and which fields are optional. You are always free to withhold information by not using a particular service or feature.

We automatically track certain information based on how you use the Site. We employ this information to do internal research on our users' demographics, interests, and behavior to

better understand, protect, and serve you and our community. This information may include the URL that you just came from (whether this URL is on the Site or not), which URL you go to next (whether this URL is on the Site or not), your computer browser information, and your IP address. We may also track: the date and time the request was received, the proxy address of your Internet Service Provider (e.g. AOL, Comcast, Spectrum and so on), the name and IP address of the company server that received and logged the request, the resource on a company server that was accessed as a result of the request, such as the Web page, image and so on, the query in the request including any criteria or parameters issued with a query, such as a policyholder name or policy number, the name and version of your Web browser (e.g. Microsoft Explorer, Firefox, Google Chrome, Safari, etc.), the content of any sent or received "cookie," that may come from an outside address that is not related to the company's server, other status codes and values resulting from the Web server responding to the request received: HTTP status code, Windows code, number of bytes sent, number of bytes received, duration (in seconds) to fulfill the request, server port number addressed, and protocol version.

We use "cookies" to help analyze our Web page flow, measure promotional effectiveness, and promote trust and safety. Cookies also help us provide information that matches your interests. You can always decline our cookies if your browser permits. This means, though, that you may not be able to use certain features on the Site.

You may also encounter cookies or similar devices on certain site pages that third parties have placed there. We do not control the use of cookies by third parties. When you link to any other website from our website, the operator of such website may collect information about you through "cookies" or other technologies. We are not responsible for the information gathering or privacy practices of any such website. Links on our website to other websites are provided solely as a convenience, and inclusion of such links does not constitute our endorsement of a site. You are responsible for reviewing the privacy policies of any other website you visit to understand how your information may be collected, used or disclosed.

If you choose to post messages in our discussion boards or message areas, or if you want to leave feedback for other users, we will collect that information. We retain this information to resolve disputes, provide customer support, and troubleshoot problems as permitted by law.

Other than the automatic information collection described above, we may collect certain personal information that you knowingly and voluntarily provide in order to purchase a policy. The information you supply is maintained by the company for the purpose of processing your request or inquiry. Confidentiality and security of your information is a top priority.

We use your information for our internal use to service your query or request, so that we may access your customer information. Confirmation of your purchase will be sent to the email address you provide at the time of purchase. This email address may be used for other related communications from us. Your email address will not be shared with any

other party, other than the insurance carrier from whom you purchased coverage or its authorized representatives.

We use the information collected for internal system administrative purposes such as: to measure the volume of requests; specific Website pages visited; and to improve the site so as to be more responsive to user needs, etc. Your decision to use our Website will be considered your consent for us to use information collected as stated in this notice.

If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities or postings on the Site, we may collect this information in a file specific to you. We may receive information about you from other sources and add it to your account information.

Using your information

We use your personal information to deliver the services you request and in the file we maintain about you. This information may be used, for example, to complete a purchase transaction you have requested; resolve disputes; troubleshoot problems; measure consumer interest in our products and services; inform you about online and offline offers, products, services, and updates; customize your experience; detect and protect us against error, fraud and other criminal activity; enforce our User Agreement; and in other ways we'll describe at the time of collection.

We may use some of your personal information to improve our marketing and promotional efforts; analyze Site usage; improve our content and product offerings; and customize the Site's content, layout, and services. The aim here is always to improve the Site and tailor it to better meet your needs.

We may also use your personal information to contact you and deliver information that, in some cases, is targeted to your interests, such as administrative notices, product offerings, and communications relevant to your use of the Site, or purchase of insurance products.

Sharing Your Information

We will never disclose any of your personally identifiable information to third parties for their marketing purposes without your consent. To provide our services, however, we may disclose information to the following people:

- Advertisers. We compile data from all users and share this information with advertisers and other third parties for their marketing and promotional purposes. However, in these situations, we do not disclose any information that could be used to identify you or your contact information personally.
- Our Members. Since your User ID is displayed if you leave comments on the site, it is available to the public and all your site activities can be traced to it. If you associate your name with your User ID, people will be able to identify your site activities as yours. In this case, others may illegally attempt to automatically collect your information from these

comments. We cannot guarantee that your information will not be accessed by such bad actors.

- **Internal Service Providers for Our Operations.** We may use third parties or “internal service providers,” to manage one or more aspects of our business, product, and service operations (such as search technology, discussion boards, payment collection, affiliate programs, fulfillment, marketing, or customer service). As a result, we may provide some of your personal information directly to these people and organizations. They are subject to confidentiality agreements with us and other legal restrictions that prohibit them from using the information we provide them for any reason except to manage the specific outsourced operation. This is binding unless you have explicitly given your prior permission to them to use this information in some other way.
- **Affiliated Corporate Entities.** We share much of our data, including personal information about you, with our subsidiaries and joint venture partners committed to serving your online needs and providing related services. These organizations follow privacy practices as rigorous as ours and will use the information they receive only to improve the products and services they offer you through us. In the event Ace Rent-to-Own merges with another company or is acquired, we may provide your information to such company.
- **Law Enforcement.** We cooperate with law enforcement inquiries as well as other third parties to enforce laws such as intellectual property rights, copyright laws, criminal laws and fraud. So, in response to a verified request by law enforcement or other government officials relating to a criminal investigation or alleged illegal activity, we can disclose your name, city, state, telephone number, email address, user history, fraud complaints, without a subpoena, and without advance notice to you.

To respect your privacy and keep the community free from bad actors, we will not otherwise disclose your personal information to law enforcement or other government officials without a subpoena, court order, or similar legal procedure. (The only exception is when we believe in good faith that the disclosure of information is necessary to prevent imminent physical harm or financial loss or to report suspected illegal activity.)

Because of the existing regulatory environment, we cannot ensure that all of your private communications and other personal information will never be disclosed in ways not otherwise described in this Privacy Policy. We may be forced, for example, to disclose personal information to the government or third parties under certain circumstances. Third parties may unlawfully intercept or access transmissions or private communications. Or users may abuse or misuse personal information they collect from the Site. Although we use industry-standard practices to protect your privacy as best we can, we cannot promise – and you should not expect – that your personal information or private communications would always remain private. Other than as set out above, you will receive notice when information about you might go to third parties, and you will have an opportunity to choose not to share that information.

Your Use of Others' Information

Under no circumstances can you disclose personal information about another user to any third party without our consent and the consent of that user. You agree that other users may use your personal information to communicate with you in accordance with Ace Rent-to-Own guidelines. Note that law enforcement personnel and other rights holders have different rights with respect to the information they access.

We do not tolerate spam. As a result, you may not add a user to your mailing list (email or physical mail) without their consent. You may not add comments to our site that promote products without our permission.

You may not use any email or messaging services we offer to send spam or other content that would violate our User Agreement. We do not permanently store email messages or the email addresses sent from these tools.

Other Parties

Unless stated otherwise, this Privacy Statement only addresses the use and disclosure of information we collect from you. If you disclose information to other parties, different rules may apply to their use or disclosure. Since we do not control the privacy policies of third parties, you are subject to the privacy policies of that third party. We encourage you to ask questions before disclosing your personal information to others.

General Security

Acerenttoown.com stores your information on our servers located in the United States of America. We use procedural and technical safeguards to protect your personal information against loss or theft. And we use unauthorized access and disclosure safeguards to protect your privacy such as encryption, firewalls and secure socket layers. We treat data as an asset that must be protected against loss and unauthorized access. We employ many different security techniques to protect this data from unauthorized access by users inside and outside the company. However, "perfect security" does not exist on the Internet. We treat your credit card and personal information with the utmost confidentiality and security. All purchase transactions are via our secure server, employing Secure Socket Layer (SSL) technology utilized by most popular browsers including Internet Explorer, Chrome, Safari and Firefox. This technology uses advanced encryption tools to protect your personal information when transmitted between your computer and our server. As an added layer of security, we do not retain your credit card information once your purchase has been processed.

Changes to the Policy Statement

Internet technology is rapidly developing, and we need to maintain our flexibility to provide you with the best possible service. Our privacy policies and practices may be amended to reflect changes in law or corporate policies. We will notify you of any such changes by posting the revised policy on our website. Your continued use of our website,

products or services following any such change shall constitute acceptance of the revised policy.

If you have any questions/concerns about this policy, please email us at: info@acerenttoown.com