

## **PRIVACY POLICY**

We at PreScreend value and respect you and your information and treat that information as private and confidential. This policy governs information you provide to us or that we learn from you and other users of our service through use of our service, and describes how we may collect, use, and disclose this information. Please review the below information as usage of PreScreend after agreeing to our Terms Of Use, providing Personally Identifiable Information (PII), contacting us or otherwise using our services, constitutes agreement with this policy.

### **THE INFORMATION COLLECTED**

PreScreend may collect the following information in the course of daily business:

#### **USER-PROVIDED INFORMATION**

You may provide PreScreend PII when you register or use our service. Examples of PII include, but are not limited to: full name, Social Security Number, home address, email address, National Identification Number, driver's license number, credit card number, telephone number. Every time you enter information into a form or other data entry field available through our service, PreScreend collects, processes, stores and may use any such PII included.

#### **INFORMATION FROM OTHER SOURCES**

PreScreend may also obtain both PII and non-personal information about you from affiliated entities, business partners and other independent third party sources. If, for example, you accessed a third party service, such as a social media website, before or after coming to our service, we *may* collect information such as your name, password and other information available to us through that service in order to improve and personalize your PreScreend user experience.

#### **AGGREGATE DATA**

Aggregate data is information collected about a group or category of features, services or individuals, from which individual identities have been removed. For example, information about how you use a feature may be collected and combined with information about how others use the same feature, without any personal information included in the resulting data. The resulting data might then be utilized to create a more personalized user experience.

#### **"COOKIES"**

When using PreScreend, we may send one or more cookies (small text files) to your computer. PreScreend uses both session cookies and persistent cookies. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits to PreScreend. These cookies allow PreScreend to create a more personalized user experience for our client as our system can recall past PreScreend usage. This process can be disabled but please realize that disabling cookies *may* affect some PreScreend functionality.

#### **AUTOMATICALLY COLLECTED INFORMATION**

When using PreScreend, certain "Automatically Collected Information" may be obtained from you computer using "gifs" or "web beacons." This information may include your IP Address, web browser type, the web pages, applications or sites that you visit, email patterns, your mobile device type and unique ID, mobile operating system, your ISP or mobile carrier in addition to your PreScreend website

activity. If you have GPS enabled on your devices, we may also receive location data passed to us from third party services.

## **APPLICANT INFORMATION**

If you use PreScreend to request a consumer report or investigative consumer report, PreScreend may collect information regarding the subject of the report, including but not limited to: name, email address, Social Security Number, address, and date of birth. Such information will be used solely for the completion of the requested consumer report.

## **THE WAY PRESCREEND USES COLLECTED INFORMATION**

### **PROVIDING AND SUPPORTING THE PRESCREEND MISSION**

PreScreend may use the collected information to provide all of the features and services found on PreScreend, including notification of major updates and responding to requests for service.

### **IMPROVING THE PRESCREEND USER EXPERIENCE**

PreScreend may use the collected information to monitor usage trends and preferences, to improve the way PreScreend works and looks, to improve our marketing and promotional efforts, and to create new features and functionality.

### **MARKETING PRESCREEND**

PreScreend may use the collected information to send promotional or marketing messages relating to PreScreend or third parties. Users will be provided the opportunity to opt-out of having PII used for marketing purposes.

## **DISCLOSURE OF INFORMATION**

PreScreend discloses collected information to third parties for a variety of purposes, including those described below.

### **FULFILLING CLIENT'S REQUESTS**

PreScreend may disclose collected information to certain third parties in order to fulfill a client's requests. If a client request is to be fulfilled by a third party such as a consumer reporting agency, PreScreend will provide said third party with your collected information in order to fulfill the client request. COMPANY'S PRIVACY POLICY DOES NOT APPLY TO SUCH THIRD PARTIES AND THEIR HANDLING OF YOUR INFORMATION, SO YOU SHOULD CAREFULLY CONSULT THEIR PRIVACY POLICIES BEFORE MAKING AND CONCLUDING ANY SUCH REQUESTS.

### **PRESCREEND OPERATIONAL MISSION**

PreScreend may disclose collected information to certain third parties to process such information on our behalf to provide: website service, maintenance, security, contact management, promotional messages, PreScreend functionality, facilitation of software updates and support, applications support and to create new features.

## **AGGREGATE DATA**

PreScreend may share collected information and aggregate data with interested third parties to assist them in understanding the interest and usage patterns for certain information, products, devices, services, data, content, advertisements, promotions, and/or functionality of PreScreend.

## **LEGAL RIGHTS AND INTERESTS**

PreScreend may share collected information with third parties when it believes that such a disclosure is appropriate to carry out a client's request or it reasonably believes that doing so is legally required or is in PreScreend's interest to protect its property or other legal rights or the rights or property of others.

## **THIRD-PARTY MARKETING**

PreScreend may sell or rend access to collected information, including contact information, with third-party organizations for their use in marketing or promoting products or services that they believe you may be interested in based on your use of PreScreend.

## **CHANGE IN CONTROL**

PreScreend may disclose collected information as part of any merger, acquisition, debt financing, or sale of PreScreend assets, as well as in the event of an insolvency, bankruptcy or receivership in which PII could be transferred to third parties as a business assets.

## **APPLICANT INFORMATION**

PreScreend may use applicant information only for legally permissible purposes and in accordance with the Fair Credit Reporting Act ("FCRA") and other applicable laws.

## **YOUR CHOICES AND ACCOUNT**

You may, of course, decline to share your PII and/or applicant information with PreScreend, in which case PreScreend will not be able to provide to you some or all of our features and functionality.

To protect your privacy and security, we require each registered user to have a unique password that must be entered each time the user logs in to the user's profile. **YOU ARE RESPONSIBLE FOR MAINTAINING THE SECRECY OF YOUR UNIQUE PASSWORD AND ACCOUNT INFORMATION AT ALL TIMES.**

## **CHILDREN**

Consistent with the federal Children's Online Privacy Protection Act of 1998 (COPPA), we do not knowingly collect PII from anyone under the age of thirteen (13) without parental consent. Any person who provides their PII to PreScreend represents that they are 13 years of age or older. If you believe that we have collected PII or applicant information from, or related to, an individual under the age of 13, please contact us so that we may take appropriate steps to address the issue.

## **ADVERTISING AND REMARKETING**

PreScreend may allow other companies, called third-party ad servers or ad networks, to serve advertisements. These third-party ad servers or ad networks use technology to send, directly to your browser, the advertisements and links that appear on PreScreend. They automatically receive your IP

Address or unique ID when this happens. They may also use other technologies (such as cookies, JavaScript, or web beacons) to measure the effectiveness of their advertisements and to personalize their advertising content. Further, these advertisers may also serve ads to you on other websites (including ads for PreScreend products, tools and services) based on information collected from you while using PreScreend.

You should be aware that advertisers may target advertisements to users based on a certain audience or audience segment. If you respond to this type of targeted advertisement, the advertiser or ad-server may conclude that you fit the description of the audience they were trying to reach. You should consult the respective privacy policies of these third-party ad servers or ad networks. PreScreend's Privacy Policy does not apply to, and we cannot control the activities of, such advertisers or other websites.

## **LINKS TO OTHER SITES OR APPLICATIONS**

PreScreend may contain links or references to external websites or applications. These are provided for your convenience only and we do not have control over the privacy or security practices and policies of third party sites. Any PII or applicant information you provide on linked pages is provided directly to that third party and is subject to that third party's privacy policy. Please learn about the privacy and security practices and policies of external websites before providing them with PII.

## **PRESCREEND'S COMMITMENT TO DATA SECURITY**

No data transmissions over the Internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information you transmit to us and you do so at your own risk. Once we receive your transmission, we take reasonable steps to protect your PII and applicant information from unauthorized access, disclosure, alteration, or destruction, which may include use of industry standard technologies and procedures. However, please note that this is not a guarantee that such PII and applicant information may not be accessed, disclosed, altered, or destroyed by breach of such firewalls and secure server software.

By using PreScreend or providing PII to us you agree that we can communicate with you electronically regarding security, privacy, and administrative issues relating to your use of our service. PreScreend may post a notice on our website if a security breach occurs. If this happens, you will need a web browser enabling you to view PreScreend. PreScreend may also send an email to you at the email address you have provided to us in these circumstances. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive a free written notice of a security breach (or to withdraw your consent from receiving electronic notice) you should notify PreScreend via email at [info@prescreend.com](mailto:info@prescreend.com).

## **SPECIAL NOTE TO INTERNATIONAL USERS**

PreScreend is hosted in the United States, and all or a portion of PreScreend may also be hosted on the "cloud", or another similar distributed hosting platform. If you are accessing PreScreend from the European Union, Asia, or any other region with laws governing personal data collection, use, and disclosure, that differ from United States laws, please note that you are transferring your PII outside your home jurisdiction, and by providing your PII you consent to PreScreend's use of your PII for the uses identified above in accordance with the PreScreend Privacy Policy; and the transfer of your PII to the United States and other jurisdictions as indicated above.

## **CHANGES AND UPDATES TO THIS PRIVACY POLICY**

PreScreenend may occasionally update this Privacy Policy. When we do, we will also revise the "Effective Date" on the Privacy Policy. For changes to this Privacy Policy that may be materially less restrictive on our use or disclosure of PII that you have provided to us, we may conspicuously post a notice on PreScreenend.com. We encourage you to periodically review this Privacy Policy to stay informed about how we are protecting the PII we collect. Your continued use of PreScreenend constitutes your ongoing agreement to this Privacy Policy and any updates.

## **ADDITIONAL TERMS AND CONDITIONS**

This Privacy Policy is subject to and governed by the Terms of Use found at <http://www.prescreend.com>. The Terms of Use contain important information, including liability limitation, governing law, arbitration, and jurisdiction provisions.

Last Updated January 1, 2017