

Privacy Policy

Updated April 19, 2016

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Welcome to the Eligibility.com LLC Privacy Policy

When you visit www.eligibility.com, and when you use our services, you entrust us with your information. This Privacy Policy provides details related to what information we collect, how we collect it, how we use it, how we protect it, and your options related to such practices. You may direct any questions related to this Privacy Policy to privacy@eligibility.com.

Summary

READ THE FULL TEXT BELOW THE SUMMARY FOR IMPORTANT DETAILS

Introduction – this section provides general information, such as to which parties does this Privacy Policy apply, and the extent to which this Privacy Policy applies to information collected by varying methods.

Your Acceptance of this Privacy Policy – this section provides information related to when you are deemed to have accepted the terms of this Privacy Policy, such as when you access www.eligibility.com. If you do not agree with the terms of the Privacy Policy, your recourse is to exit www.eligibility.com.

Changes to this Privacy Policy – this section provides information related to our practices, such as posting a notification on www.eligibility.com, after we make changes to this Privacy Policy. It also provides information related to material changes to this Privacy Policy.

Information Collection Practices – this section provides information related to the categories of information that we collect and how we collect it. It also provides examples of information within the categories of information collected, such as name and address, and also provides information related to specific technologies used to automatically collect information, such as cookies.

Third-party Use of Cookies and Other Tracking Technologies – this section provides information related to potential third-parties’ use of tracking technologies, and informs you that alternative privacy policies govern the data collected from third parties, even if the third-party website was linked on www.eligibility.com.

How We Use Your Information – this section provides information related to our use of your information we collect, such as use for direct marketing purposes and online behavioral advertising.

How We Share Your Information – this section provides information related to our disclosure of information we collect, such as sharing it with subsidiaries or affiliates, and disclosing it for legal purposes.

Choices about How We Use and Share Your Information – this section provides information related to your rights to limit our use and disclosure of your information.

Accessing and Correcting Your Information – this section provides information related to your rights to correct and update information collected by us.

Informed Consent to Be Contacted by Telephone – this section provides the circumstances in which you consent to be contacted by telephone, whether wireless or landline, in a manner that without your consent may otherwise be prohibited.

Your California Privacy Rights – this section provides information related to the rights of California residents, such as the right to ascertain what personal information has been shared with third parties for marketing.

Notice to Utah Residents – this section provides Utah residents with mandatory notice of information related to our privacy practices.

Children under the Age of 13 – this section provides information related to our policy that prohibits children under the age of 13 from accessing www.eligibility.com.

Privacy on Third-Party Websites – this section provides information related to our disclaimer of liability regarding any privacy practices of third-party websites, such as those that may advertise on www.eligibility.com.

Security – this section provides general information of our practices and procedures to safeguard personal information.

Contact Information – this section provides multiple methods of communication that enable you to seek answers to questions related to this Privacy Policy (e-mail address: privacy@eligibility.com | mailing address: Eligibility.com LLC, 7660 Fay Ave, Suite H212, La Jolla, CA 92037).

PLEASE READ THE FULL TEXT BELOW TO ENSURE THAT YOU UNDERSTAND IMPORTANT DETAILS ABOUT OUR INFORMATION PRACTICES AND YOUR OPTIONS RELATED TO SUCH PRACTICES

Introduction

Thank you for visiting www.eligibility.com (the “Website”), which is owned and operated by Eligibility.com LLC (“Eligibility.com” or “us” or “we” or “our”), a Missouri limited liability company. We are committed to complying with applicable privacy laws and with this Privacy Policy, which constitutes a binding agreement between you and Eligibility.com.

Scope of Application

This Privacy Policy applies to information collected:

- On the Website.
- In e-mail, text and other electronic messages between You and Eligibility.com.
- Through Eligibility.com mobile and desktop applications, regardless of whether applications exist now or are developed in the future, if those applications include links to this Privacy Policy.
- When you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this Privacy Policy.

This Privacy Policy does NOT apply to information collected:

- by Eligibility.com via offline sources or through any other means, including on any other website operated by Eligibility.com or any third party.

- by any third party, including through any application or content (including advertising) that may link to or be accessible from the Website.

Your Acceptance of this Privacy Policy

You agree to be bound by this Privacy Policy when you:

- access the Website.
- access links to our social media pages on third party social media websites, such as Facebook®, Twitter® and YouTube® (“Social Media Pages”).
- submit a contact/help form to us, which is an online method of providing your contact information to us for future communications with you related to the topic that you have requested information about, such as learning more about unemployment benefits or information about educational institutions (“Contact Request”).

If you do not agree to the terms of the Privacy Policy, please exit the website.

Changes to this Privacy Policy

When we make any changes to this Privacy Policy, we post a notice on www.eligibility.com that indicates our Privacy Policy has been updated. We also provide, at the top this Privacy Policy, the date this Privacy Policy was last updated. Furthermore, when we make material changes to how we treat our users’ information, we take additional measures.

Although we make reasonable efforts to notify you of any changes, you are ultimately responsible for ensuring we have an up-to-date, active and deliverable e-mail address for you, and for periodically visiting our Website and reviewing Privacy Policy to check for any changes.

Material Changes

If we make material changes to how we treat our users’ personal information, we will notify you:

- by e-mail to the e-mail address specified in your account; or
- through a notice on the Website.

Material changes do not apply retroactively to information collected prior to the material change, unless affirmative agreement is provided by users; however, please be advised that material changes apply to all future information collected according to the updated policy.

If you do not agree to changes to the Privacy Policy, please exit the Website.

Information Collection Practices

Information We Collect About You

We collect different types of information from and about users of our Website.

- “Personal Information” by which you may be personally identified, such as the following:
- your full name
- mailing address
- home and mobile telephone numbers
- e-mail address
- age
- gender
- whether you are a U.S. citizen
- preferred and alternate contact methods
- highest educational level attained
- 10 year work history
- whether you served in the military
- year graduated from high school
- any other information requested on the applicable application

- “Technical Information” including details about your internet connection and the equipment you use to access our Website.
- “Usage Information” including details related to how users’ use the Website, such as documenting interactions with content.

How We Collect Information

We collect information:

- Directly from what you provide to us
- Automatically as you navigate through the Website
- From third parties

Information You Provide to Us

The information we collect on or through our Website may include:

- Information that you provide by filling in forms on our Website. This includes information provided at the time of posting material, or requesting further services via a contact form. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with our Website.
- Records and copies of your correspondence (including e-mail addresses), if you contact us.
- Your search queries on the Website.

You also may provide information to be published or displayed (hereinafter, "posted") on public areas, such as user forums or user comment sections of the Website, or transmitted to other users of the Website or third parties (collectively, "User Contributions").

User Contributions are posted on and transmitted to others at your own risk. Additionally, we cannot control the actions of other users of the Website with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons. Read our [Terms of Use](#) for related information.

Information We Collect through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system and browser type.

The information we collect automatically does not normally include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- *Web Beacons*. Pages of our Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags and single-pixel gifs) that permit us to count users who have visited those pages or opened an e-mail and for other related website statistic. For example, web beacons enable us to record the popularity of certain website content and verify system and server integrity.
- *Browser Cookies*. A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you refuse to accept browser cookies, you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

- *Flash Cookies.* Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, read under "Choices About How We Use and Share Your Information".

Please note that we reserve the right to retain cookie data indefinitely.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). For information related to how you can opt out of behavioral tracking on this Website and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking, please read under "Choices About How We Use and Share Your Information".

Third-party Use of Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on the Website are served by third-parties, including advertisers, ad networks and servers, content providers and application providers. These third parties may use cookies, web beacons or other tracking technologies to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers visit <http://networkadvertising.org>.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any Personal Information:

- To present our Website and its contents to you.

- To provide you with information, products or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To provide you with notices about your account, including expiration and renewal notices.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To allow you to participate in interactive features on our Website.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may also use your information to contact you about our own and third-parties' goods and services that may be of interest to you. If you do not want us to use your information in this way, please review under "Choices About How We Use and Share Your Information".

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

How We Share Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.

- To contractors, service providers and other third parties we use to support our business, who are bound by contractual obligations to keep personal information confidential, and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by Eligibility.com about our Website users is among the assets transferred.
- To third parties to market their products or services to you, so long as you have not opted out of these disclosures. We contractually require these third parties to keep personal information confidential and use it only for the purposes for which we disclose it to them. For more information, read under "Choices About How We Use and Share Your Information."
- To fulfill the purpose for which you provide it. [For example, if you give us an e-mail address to use the "e-mail a friend" feature of our Website, we will transmit the contents of that e-mail and your e-mail address to the recipients.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law or legal process, including to respond to any government or regulatory request.
- To enforce or apply our [terms of use](#) and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Eligibility.com our customers or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

Choices About How We Use and Share Your Information

We strive to provide you with choices regarding the personal information you provide to us.

You can use the methods below to control certain aspects about how we use and share your information:

- *Do Not Track/Tracking Technologies and Advertising.* We strive to honor 'Do Not Track' requests sent by your internet browser. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit Adobe's Flash player management tools available at [here](#). If you disable or refuse cookies, please note that some parts of our Website may then be inaccessible or not function properly.
- *Disclosure of Your Information for Third-Party Advertising.* If you do not want us to share your personal information with unaffiliated or non-agent third parties for promotional purposes, you can opt-out by sending us an e-mail stating your request to privacy@eligibility.com.
- *CAN-SPAM/Promotional Offers from the Eligibility.com.* If you do not wish to have your contact information used by Eligibility.com to promote our own or third parties' products or services, you can opt-out by following the instructions at the end of the applicable messages or by sending us an e-mail stating your request to privacy@eligibility.com. If we have sent you a promotional e-mail, you may also send us an e-mail asking to be omitted from future e-mail distributions.
- *Targeted Advertising.* If you do not want us to use information that we collect or that you provide to us to deliver advertisements according to our advertisers' target-audience preferences, you can opt-out by sending us an e-mail stating your request to privacy@eligibility.com. Please note that for this opt-out to function effectively, you must have your browser set to *accept* browser cookies.
- *Third-Party Advertising.* We do not control third parties' collection or use of your information to serve interest-based advertising. However, some third parties provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's website at www.networkadvertising.org/choices.
- *Choices after Disclosure.* If at any time you would like to stop receiving marketing messages from any of our affiliates or other third party that we have already shared your personal information with, please contact the applicable affiliate or third party directly and ask it to remove you from its marketing campaigns, visit its website for complete details as to how you may unsubscribe from its campaigns or follow the

instructions in each marketing message received from the affiliate or third party, as applicable.

Notwithstanding the foregoing, we may contact you for the purpose of communicating information requested by you when you submit a Contact Request, which is an online method of providing your contact information to us for future communications with you related to the topic that you have requested information about, such as learning more about unemployment benefits or information about educational institutions. To no longer receive such communications, do not submit a Contact Request.

Accessing and Correcting Your Information

You may also send us an e-mail at privacy@eligibility.com to request access to, correct or delete any personal information that you have provided to us.

We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect. We may also decline to process requests that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others or would be extremely impractical

If you delete your User Contributions from the Website, copies of your User Contributions may remain viewable in cached and archived pages, or might have been copied or stored by other Website users. Proper access and use of information provided on the Website, including User Contributions, is governed by our [terms of use](#).

Please be further advised that, after you delete your personal information, residual copies may take a period of time before they are deleted from our active servers and may remain in our backup systems. In addition, this deletion will not change or delete personal information, which may have already been shared with third parties, all as provided above in this Privacy Policy. You will need to contact the third parties that contact you directly to change your preferences regarding their use of your personal information.

Informed Consent to Be Contacted by Telephone

Federal and state telemarketing laws provide certain protections to consumers related to informational and telemarketing calls. For example, consumer protection laws impose restrictions on businesses, such as time-of-day calling restrictions and compliance with do-not-call lists. This section provides the circumstances in which you consent to be

contacted by telephone, whether wireless or landline, in a manner that without your consent may otherwise be prohibited.

When you submit a Contact Request or request help via our Social Media pages, you acknowledge and agree that such acts constitute your express written consent to the following:

- Eligibility.com and/or its [Advocates](#) may contact you, at any time of day and at the telephone number(s) that you provided, via telemarketing; notwithstanding that your telephone number(s) may be listed on the Federal Trade Commission’s Do-Not-Call List, and/or on applicable state do-not-call lists.
- Eligibility.com and/or its [Advocates](#) may contact you using artificial voice and pre-recorded messages and/or calls delivered via automated technology, to the telephone number(s) that you provide; however, please note that your consent to the terms below is not required in order to obtain goods or services which we or our Advocates (<https://eligibility.com/advocates>) may offer.

Your California Privacy Rights

If you are a resident of the State of California and would like to learn how your “personal information” (as defined in the Shine the Light Law, Cal. Civ. Code § 1798.83) is shared with third-parties, what categories of personal information that we have shared with third-parties in the preceding year, as well as the names and addresses of those third-parties, please contact us at privacy@eligibility.com.

Further, if you are a resident of the State of California and would like to opt-out from the disclosure of your personal information to any third-party for marketing purposes, please contact us at privacy@eligibility.com.

Please be advised that where California State residents opt-out from permitting their personal information to be shared, such individuals may still receive selected offers directly from us, in accordance with applicable law.

Notice to Utah Residents

We may choose to disclose personal information (including non-public personal information) about you, the consumer, to a third-party for compensation.

Children Under the Age of 13

Our Website is not intended for children under 13 years of age. No one under age 13 may provide any personal information to the Website. We do not knowingly collect personal information from children under 13. If you are under 13, please exit the Website, and do not use or provide any information on this Website.

If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at privacy@eligibility.com.

Privacy on Third-Party Websites

The Website contains links to third-party websites including, without limitation, websites owned or operated by the [Advocates](#).

Eligibility.com is not responsible for the privacy practices or the content of such websites. This Privacy Policy only covers our use of your information that we collect through the Site. The websites of advertisers, sponsors, and other third-party websites accessible through the Site may have their own privacy and data collection policies and practices. As such, we urge you to review their respective privacy policies when visiting third-party websites

Security

We endeavor to safeguard our users' personal information. Access to your personal information is limited. The servers that we store personal information on are kept in a secure physical environment. We also have security measures in place to protect the loss, misuse and alteration of personal information under our control.

Please be advised, however, that while we take reasonable precautions to protect your data, no storage facility, technology, software, security protocols or data transmission over the Internet can be guaranteed to be 100% secure.

For the reasons mentioned above, we cannot warrant that your personal information will be absolutely secure. Any transmission of data at or through the Site is at your own risk.

Only employees or third party agents who need the personal information to perform a specific job are granted access to personal information via secured and/or password protected methods. Employees not adhering to our firm policies related to security are subject to disciplinary action. In compliance with applicable federal and state laws, we will notify you and any applicable regulatory agencies in the event that we learn of a security incident that, according to the relevant jurisdiction, requires notification.

Contact Information

If you have any questions about this Privacy Policy, our privacy practices or legal issues pertaining to the www.Eligibility.com, or your use of our services, please contact us using any of the following methods:

Eligibility.com LLC

7660 Fay Ave, Suite H212

La Jolla, CA 92037

privacy@eligibility.com