



Jump Start Finance 

JUMP START FINANCE PRIVACY POLICY

Effective: May 15, 2019

We respect your privacy and are committed to protecting your personal information. This Privacy Policy explains how Jump Start Finance (“JSF”) collects, stores, and uses personal information through our website, www.jumpstart-finance.com. This privacy notice applies solely to information collected by this website.

By accessing or using our Site, you agree that you have read, understand, and agree to our collection, use, and sharing of personal information as described in this Policy.

What personal information we collect

In connection with your use of the Site and in the course of providing services to you, we collect, indirectly or directly, the following types of information:

Information You Provide

In connection with the services we provide, we will collect certain personal information from you, including the name of your day care business, information related to the owners and principals of your business, business incorporation date, your name, email and physical address, and mobile telephone number.

Information We Get From Others

We may get information about you from other sources, including, but not limited to, mailing list providers, credit bureaus, referral sources, and publicly available content. We may add this to information we get from this Site.

Usage and Device Information

We may collect certain information related to your use of the Site, such as the length of time you spent on the Site, what links you followed on the Site, and how frequently you have visited our Site. We also may collect information related to the device you use to access our Site, and, if you are using a mobile device, we may collect network information including your phone number, carrier, and operating system. Also, we may collect information related to the physical location from which you are accessing the Site.

Cookies

We may log information using "cookies." Cookies are small data files that are stored on your computer. We may use both session Cookies (which expire once you close your web browser) and persistent Cookies (which stay on your computer until you delete them). This type of information is collected to administer the Site, recognize you, analyze trends, track users' movements and gather demographic information about our users, to make the Site more useful to you, to tailor the experience with us to meet your special interests and needs, and to distribute JSF promotional materials when you view other sites. Information on preventing your browser from accepting Cookies and disabling Cookies, can generally be found on the Help feature of most browsers. If you reject Cookies, you may still use our Site, but you may not be able to access certain areas or use certain functions of our Site.

We also use cookies from third party providers, such as Google Analytics, and may share a unique identifier with Google to facilitate that service. For more information on how Google uses data, please see www.google.com/policies/privacy/partners, and for information related to your opt-out rights, see <https://tools.google.com/dlpage/gaotout/>.

Use of Personal Information

We use your personal information to:

- Operate, maintain, and improve our sites, products, and services;
- Send information including confirmations, invoices, technical notices, updates, security alerts, and support and administrative messages;
- Link or combine user information with other personal information;
- Protect, investigate, and deter against fraudulent, unauthorized, or illegal activity;
- Provide and deliver products and services customers request;
- Provide customer support;
- Enhance and customize the user experience;
- Monitor and measure performance of the Site and to improve Site functionality; and
- Research and analyze data to better understand our customers.

Sharing of your Personal Information

We may share personal information about you:

- With your consent. For example, you may let us share personal information with others for their own marketing uses. Those uses will be subject to their privacy policies.
- For legal, protection, and safety purposes.
 - We may share information to comply with laws.
 - We may share information to respond to lawful requests and legal processes.
 - We may share information to protect the rights and property of JSF, our agents, customers, and others. This includes enforcing our agreements, policies, and terms of use.
 - We may share information in an emergency. This includes protecting the safety of our employees and agents, our customers, or any person.
- With those who need it to do work for us.
- With our partners and advertisers. This is not linked to any personal information that can identify any individual person.

- To third-party vendors and service providers performing services for us, including, but not limited to, vendors creating and providing advertisements for us, to the extent allowable by law.
 - To originating banks that issue loan to your customers. The use of information about you by an originating bank is governed by the privacy policy of that bank.
 - To negotiate a business deal, involving the sale or transfer of all or a part of our business or assets. These deals can include any merger, financing, acquisition, or bankruptcy transaction or proceeding.
 - To others in an aggregated or otherwise anonymized form that does not reasonably identify you directly as an individual.
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Information Choices and Changes

Our marketing emails tell you how to “opt-out.” We respond to these requests within thirty days. If you opt out, we may still send you non-marketing emails. Non-marketing emails include emails about our business dealings with you, changes and updates to the services we provide you, and technical and security notices.

You may send requests about personal information to our Contact Information below. You can request to change contact choices, opt-out of our sharing with others, and update your personal information. We will respond to such requests within thirty days. Please note that we may not be able to delete or modify information in all circumstances, due to legal requirements to maintain records and data.

Third-Party Websites

This Site contains links to third party sites which JSF does not own or control. The privacy policies of those third-party sites apply when you visit those Sites, and not this Policy.

Do Not Track

This Site is not configured to respond to Do Not Track signals.

Children Under 13

The Site is only intended for individuals over the age of 18. We do not knowingly solicit or collect information or market to children under the age of 13. If we learn that we have inadvertently collected personal information from a child under the age of 13, we will delete that information as soon as possible. Please contact us at the contact information below, if you believe that we may have collected information from a child under 13.

Data Retention and Security

We retain your information as long as necessary to provide you services, as long as necessary to comply with applicable legal requirements, and as long as we deem necessary for business and dispute resolution purposes.

We are committed to protecting your personal information from any unauthorized disclosure or access, and use reasonable physical, electronic and procedural security measures to protect your information to comply with applicable laws and regulations.

Changes to this Policy

JSF reserves the right to periodically change and update this Policy. We will communicate any changes by posting them to this Site, which will be effective as of the stated effective date. If material or substantive changes are made, we will post the revised Policy 30-days prior to its effective date. Your continued use of the Site constitutes your acceptance to all changes to the Policy.

Contact Information

Please contact us with any comments or concerns about this Policy at customercare@jumpstart-finance.com.