

Earnest Money Pro LLC, a money transfer service, knows that you care about how your personal information is used and shared, and we take your privacy seriously. Our primary goal is to provide you with exceptional service, and we understand that you may have questions or concerns regarding your personal information and how it will be used. To make this privacy policy easy to find, we make it with your membership and/or use of the Earnest Money Pro LLC website at earnestmoneypro.com (the "website").

APPLICABILITY OF PRIVACY POLICY

This privacy policy applies to all information we collect through Earnest Money Pro LLC users, including you. This policy only applies to the Earnest Money Pro LLC Service.

Throughout this policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that may have been anonymized so that it does not identify any specific user.

THE INFORMATION WE COLLECT

When you visit the website we may collect your IP address, and standard web log information, such as your browser type and the pages you accessed on our website. We also may collect certain geo-location information. If you do not agree to our collection of this information, you may not be able to use our Service.

If you open an account, we collect the following information from you:

- Account Information - text-enabled cellular/wireless telephone number, machine or mobile device ID and other similar information.
- Identification Information - your name, street address, email address, date of birth, EIN, and SSN
- Device Information - information about you: (a) from your mobile device such as your device type, machine or mobile device identification number, geo-location, time zone, language setting, browser type, and IP address, and (b) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention and other similar purposes. For fraud prevention purposes, we also may link your machine ID with the machines of others who use your same payment cards.
- Social Web Information - including but not limited to your Facebook connect credentials (and information that you authorize Facebook share with us through permissions like this <http://developers.facebook.com/images/devsite/auth-dialog-example.png>) and email account information. If you authorize Facebook Connect, the plug in allows us access to your friends' contact information. We also allow you to import data from other social web services, including but not limited to Twitter, FourSquare, and email service providers. Social and e-mail contact information helps you connect to friends and contacts for invitation and payment transmission purposes (as well as helping us improve our services and fight fraud). Additionally, another Earnest Money Pro LLC user may mention you in a transaction in which you are not a party to by "tagging" your username in a transaction note. When you are mentioned in a transaction, a link to your Earnest Money Pro LLC profile will appear in the transaction note and you will receive a notification about the mentions. You may manage certain contact preferences and notifications in your account settings.
- Financial Information - bank account and routing numbers linked to your Earnest Money Pro LLC account. Earnest Money Pro LLC does not share financial information with third party social networking services such as those listed in the prior bullet.

We are committed to providing a safe, secure and all around great service. Therefore, before permitting you to use our Service, we may require additional information from you we can use to verify your identity, address or other information or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention and similar services.

When you are using the Earnest Money Pro LLC Service, we collect information about your account transactions and trust relationships and we may collect information about your computer or other access device for fraud prevention and other similar purposes.

Finally, we may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team or store results when you respond to a survey.

INFORMATION FROM CHILDREN

We do not knowingly solicit or collect information from any individuals under the age of 18.

HOW WE USE COOKIES

When you access the website, we, or companies we hire to track how our website is used, may place small data files called "cookies" on your computer.

For example, we send a "session cookie" to your computer any time you log in to your Earnest Money Pro LLC account. This type of cookie helps us to recognize you if you visit multiple pages on our site during the same session, so that we don't need to ask you for your password on each page.

You are free to decline Earnest Money Pro LLC cookies if your browser permits, but doing so may interfere with your use of the website.

HOW WE PROTECT & STORE PERSONAL INFORMATION

We store and process your personal information using third party servers located in secure data centers in the United States. This information is protected by physical, electronic and procedural safeguards in compliance with applicable US federal and state regulations. We also use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our office and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

We make reasonable efforts to ensure security on our systems. Despite our efforts, we cannot guarantee that personal information may not be accessed, disclosed, altered or destroyed by breach of our administrative, managerial and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal data as well, including never sharing your Earnest Money Pro LLC password with anyone.

If Earnest Money Pro LLC learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Earnest Money Pro LLC Service, you agree that Earnest Money Pro LLC may communicate with you electronically. Earnest Money Pro LLC may post a notice on the website if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach) you should notify us.

HOW WE USE THE PERSONAL INFORMATION WE COLLECT

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, fun and customized experience. We may use your personal information to:

- provide the services and customer support you request;
- process transactions and send notices about your transactions or your network activity;

- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially fraudulent, prohibited or illegal activities, and enforce our User Agreement;
- customize, personalize, measure, and improve our services and the content and layout of our website;
- send you updates about new products and services that we are offering to customers
- compare information for accuracy and verify it with third parties;
- perform other duties as required by law.

HOW WE SHARE PERSONAL INFORMATION WITHIN THE EARNEST MONEY PRO LLC NETWORK

To process payments on Earnest Money Pro LLC, we need to share some of your personal information with the person or company that you are paying or is paying you. Your contact information, date of sign-up, the number of payments you have received and other verification metrics like social graph activity may be provided to users or companies when you transact with, on, or through Earnest Money Pro LLC.

We work with vendors to enable them to accept payments from you using Earnest Money Pro LLC. In doing so, a vendor may share information about you with us, such as your mobile phone number or Earnest Money Pro LLC username, when you attempt to pay that vendor. We use this information to confirm to that vendor that you are a Earnest Money Pro LLC customer and that the vendor should enable Earnest Money Pro LLC as a form of payment for your purchase.

Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you through Earnest Money Pro LLC, except with your express permission or if we are required to do so to comply with a subpoena or other legal process.

HOW WE SHARE PERSONAL INFORMATION WITH OTHER PARTIES

Earnest Money Pro LLC does not share your personal information with third parties for promotional or marketing purposes.

We may share your personal information with:

- Our partner companies and affiliates and subsidiaries, but only for purposes allowed by this document.
- Companies that Earnest Money Pro LLC plans to merge with or be acquired by or, in the event of any bankruptcy, a bankruptcy estate. Should such a combination occur, we will require that the new combined entity follow this privacy policy with respect to your personal information. If your personal information could be used contrary to this policy, you will receive prior notice and the opportunity to communicate preferences you may have, if applicable.
- Law enforcement, government officials, or other third parties if Company is compelled to do so by a subpoena, court order or similar legal procedure, when it is necessary to do so to comply with law, or where the disclosure of personal information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the Earnest Money Pro LLC User Agreement, or as otherwise required by law.
- Third party service providers who assist us in providing services to you or who provide fraud detection or similar services on our [or any vendor's] behalf.
- Your social web, if your Earnest Money Pro LLC account transactions are designated as "public" or "Friends-only" payments such that other Earnest Money Pro LLC users can view your payments or when you otherwise request Earnest Money Pro LLC payments be posted to your social web. You may access our privacy controls to designate that all of your payments default to private as well. When you broadcast information to third-party services, such information is no longer under the control of Earnest Money Pro LLC and is subject to the terms of use and privacy policies of such third parties. Earnest Money Pro LLC does not send your personal information to third-party social networks unless you have specifically requested or authorized us to do so.

- Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services); Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
- Other Third Party with your consent or at your direction to do so.

HOW YOU CAN ACCESS OR CHANGE YOUR PERSONAL INFORMATION

You can review and update your personal information in your account settings at any time by logging in to your account.

LINKS TO OTHER SITES

The website may contain links to other sites. Earnest Money Pro LLC does not control the information collection of sites that can be reached through links from the website. We encourage our users to be aware when they are leaving the website and to read the privacy statements of any site that collects personally identifiable information.

CHANGES TO OUR PRIVACY POLICY

Earnest Money Pro LLC is always improving. As the Earnest Money Pro LLC service evolves we may occasionally update this privacy policy. If we modify this privacy policy, we will post the revised privacy policy to the website, and we will also revise the "last updated date" stated above. If we make material changes in the way we use personal information, we will notify you by posting an announcement on our service or by sending you an e-mail. It is your responsibility to periodically review this privacy policy; users are bound by any changes to the privacy policy by using the service after such changes have been first posted.

HOW TO CONTACT US

If you have questions or concerns regarding this privacy policy, or any feedback pertaining to your privacy and the Earnest Money Pro LLC service that you would like us to consider, please email us at support@earnestmoneypro.com