

MMI WEBSITE PRIVACY POLICY

Effective Date: October 11, 2023

Money Management International (“**MMI**,” “**we**,” “**us**” or “**our**”) recognizes the importance of protecting the privacy of our online visitors. The following privacy policy (“**Privacy Policy**”) is the way we handle information learned about you from your visits to our website available at <https://www.moneymanagement.org/> (the “**Site**”).

PLEASE REVIEW THIS PRIVACY POLICY CAREFULLY. When you submit information to or through the Site or by using the Site, you accept the terms of this Privacy Policy and our [Terms of Use](#), confirm that you are not located outside the United States, and consent to our collection, use, disclosure and retention of your information as described in this Privacy Policy. We currently only accept business and Site visitors within the United States.

Personal Information

MMI collects personally identifiable information from you, which may include:

- First and last name
- Address
- Email address
- Phone number
- Age
- Date of birth
- Income (e.g., salary, support/assistance, disability/retirement or other sources of income)
- Financial information, including credit card information, bank account number, information on any loans you may have (e.g., account name, account number, balance, minimum payment and interest rate/annual percentage rate), credit reports, whether you’ve ever filed for bankruptcy, your expenses (e.g., car payments, car insurance, gas, medical expenses, childcare, child support/alimony, other fixed or period expenses)
- Government-issued identification number, such as Social Security number
- Racial or ethnic origin
- Military status
- Disabilities
- Gender
- Household size
- Marital status
- Number of dependents
- Housing status and whether you are current on your rent or mortgage
- Financial goals
- Financial challenges
- Client number
- Any additional information you may provide to us when you contact us via the Site’s “Contact Us” page
- If you interact with us on our social media pages, such as by commenting on our posts, we will collect the content of that message. Please note that if you choose to post a

comment on any of our social media pages, any information you post will be visible to any other visitors to that social media page. We are not responsible for any personal information you include in such posts or for any use of such information by any other visitor to the social media page.

This information is collected and stored electronically when you contact us via the Site's "Contact Us" page, complete all or a portion of our online counseling form or register an account with us and become an MMI customer. We may also collect this information from publicly available information sources, our service providers and our business partners.

Where permitted by applicable law, we may combine your personal information with other non-personally identifiable information we have collected from you. We may also combine your personal information with information we receive about you from other sources, such as publicly available information sources, our service providers and our business partners.

Information Collected Automatically

In addition, information about your computer hardware and software is automatically collected by MMI when you use the Site. This information may include:

- IP address
- Browser type
- Type of operating system
- Access times and dates
- Device type
- Geographic location
- Other technical information such as protocol status and substatus, bytes sent and received.
- Information about how you interact with the Site, including the actions you take on the Site.

This information is used by us for our business purposes, including for the operation and improvement of the Site, for technical troubleshooting, to maintain quality of the Site and to provide general statistics regarding use of the Site.

We may also receive similar data from our business partners, including online advertising networks and from social media platforms, subject to your registration and privacy settings with such third-party social media platforms.

Cookies and Other Information Collection Tools

What are cookies? A cookie is a small file containing a string of characters that is sent to your computer when you visit a website or use an online service. When you visit the website or use the service again, the cookie allows that website or online service to recognize your browser or device. Cookies may store unique identifiers, user preferences and other information.

Duration of Cookies. We may use "session cookies" or "persistent cookies." Session cookies are temporary and expire once you close your browser or once your session ends. Persistent cookies

remain on your device for much longer or until you or your browser erases them. Persistent cookies have varying durations that are dependent on their expiration date.

Why do we use them? Cookies help us improve the Site by providing us with information about which parts of the Site are most popular, enabling us to analyze technical and navigational information about the Site, and helping us to detect and prevent fraud. We also use cookies and other data collection tools (such as web beacons and server logs) to help improve your experience with the Site. For example, we use Google Analytics to help analyze how users use the Site. These tools use cookies to collect standard Internet log information and visitor behavior information in an anonymous form. The information generated by the cookie about your use of the Site (including IP address) is transmitted to our data collection tool service providers. This information is then used by us to evaluate visitors' use of the Site and to compile statistical reports on website activity for MMI. If you would like to opt-out from the use of your information by Google Analytics, you may use [Google Analytics' opt-out browser add-on](#) designed for this purpose.

Third parties, such as Facebook, may also use cookies, web beacons, pixels and other storage technologies to collect or receive information from our Site and elsewhere on the Internet to use such information to enable us to create targeted advertisements and measure the effectiveness of our ads. For additional information on ad targeting and to opt-out of the collection and use of information for ad targeting, please visit <https://optout.aboutads.info/?c=2&lang=EN>.

How do I control cookies? Web browsers allow some control of most cookies through the browser settings. To find out more about cookies, including how to manage and delete cookies, visit www.allaboutcookies.org. Some web browsers provide settings that allow a user to reject cookies or to alert a user when a cookie is placed on the user's computer, tablet or mobile device. Most mobile devices also offer settings to reject mobile device identifiers. Although users are not required to accept cookies or mobile device identifiers, blocking or rejecting them may prevent access to some features available through the Site.

Interest Based Advertising

We may collect information about your online activities on our Site to provide you with advertising about products tailored to your individual interests. We also may obtain information for this purpose from third-party websites on which our advertisements are served.

You may see certain advertisements on other websites because we work with advertising partners (including advertising networks) to engage in remarketing and retargeting activities. Our advertising partners allow us to target our messaging to users through demographic, interest-based and contextual means. These partners track your online activities over time and across websites, including our Site, by collecting information through automated means, including through the use of third-party cookies, web server logs and web beacons. They use this information to show you advertisements that may be tailored to your individual interests. The information our advertising partners may collect includes data about your visits to websites that participate in the relevant advertising networks, such as the pages or advertisements you view and the actions you take on the websites. This data collection takes place both on our Site and on third-party websites that participate in the ad networks. This process also helps us track the

effectiveness of our marketing efforts. For example, we utilize certain of our advertising partners' targeted advertising services to show you our advertisements on other websites based on your prior visits to our Site and other online activity.

Provided that a company participates in industry-developed programs designed to provide consumers choices about whether to receive targeted advertising, you may opt out of interest-based advertising generally through the Network Advertising Initiative website or by visiting <http://www.aboutads.info/choices/> (web-based advertising) or <http://www.aboutads.info/appchoices> (for mobile advertising). To learn more, please visit the websites operated by the Network Advertising Initiative and Digital Advertising Alliance at www.networkadvertising.org/choices. Opting-out does not mean that you will stop receiving advertisements from us. It means that you still stop receiving advertisements from us that have been targeted to you based on your visits and browsing activity across websites over time.

How Information is Used

We may use the information we collect for any of the following purposes:

- to provide the Site to you and to improve the Site;
- to provide you with our financial counseling services, including to identify your accounts with creditors and contract and negotiate with your creditors;
- to personalize the services we offer, and to give each user a more consistent and personalized experience when interacting with us;
- to provide you with information about products and services that we and other businesses may provide that we think may be of interest to you;
- for customer service, security, to detect fraud or illegal activities, and for archival and backup purposes in connection with the provision of the Site;
- for research and analysis purposes;
- to fulfil your requests, such as providing you with customer service;
- to communicate with you;
- For our other business purposes, such as data analysis, audits, developing new services, enhancing our Site, improving our services, identifying Site usage trends, and determining the effectiveness of our promotional campaigns;
- As we believe to be necessary or appropriate: (i) under applicable law; (ii) to comply with legal process; (iii) to respond to requests from public and government authorities; (iv) to enforce this Privacy Policy and our Terms of Use; (v) to protect our operations; (vi) to protect our rights, privacy, safety or property, and/or that of you or others; and (vii) to allow us to pursue available remedies or limit the damages that we may sustain.

Sharing of Information

- **With Our Affiliates.** We may share your personal information with our corporate affiliates (e.g., subsidiaries or companies under common control) for our internal business purposes.
- **With Third Party Service Providers Performing Services on Our Behalf.** We share your personal information with our service providers to perform the functions for which we engage them. For example, we may use third parties to host the Site or assist us in providing functionality on the Site, provide data analysis and research on the Site and send out emails about the Site and our services.

- **With Our Business Partners.** We share your information with other businesses with whom we have a relationship in connection with our financial counseling services, including those entities that referred you to us. We may share information with the entities that referred you to us to provide feedback regarding the status of your counseling. We may also share information so that our business partners can provide you with information about products and services that may be of interest to you.
- **For Legal Purposes.** We also may share information that we collect from users as needed to enforce our rights, protect our property or protect the rights, property or safety of others, or as needed to support external auditing, compliance and corporate governance functions. We will disclose personal information as we deem necessary to respond to a subpoena, regulation, binding order of a data protection agency, legal process, governmental request or other legal or regulatory process. We may also share personal information as required to pursue available remedies or limit damages we may sustain.
- **Changes of Control.** We reserve the right to transfer or assign the information that we have collected from users in connection with a corporate transaction, such as a divestiture, merger, consolidation, or asset sale, or in the unlikely event of bankruptcy.

Links to External Websites and Online Services

Our Site may contain links to third-party websites and online services. Any access to and use of such third-party websites and online services is not governed by this Privacy Policy but is instead governed by the privacy policies of those third-party websites and online services, and we are not responsible for the information practices of such third-party websites and online services.

Social Media

Some aspects of the Site may allow you to interface with social media, such as Facebook, Instagram, Twitter, LinkedIn and YouTube. We will attempt to identify these aspects of the Site to you, for example, by identifying them with the applicable third-party logos or trade names. By using these interfaces, you will allow us to access information about you from those other online services, including information and other content that you submit to those online services. If you interface with the Site through your social media account, we may contact you or enable you to share your experience and content via your social media account, which information may be publicly viewed by other users of those services. For a description on how such social media services and other third-party platforms, plug-ins, integrations, and applications handle your information, please refer to their respective privacy policies and terms of use, which may permit you to modify your privacy settings with that service or platform.

Security Used & Retention of Personal Information

MMI uses reasonable security measures designed to prevent unauthorized intrusion to the Site and the alteration, acquisition or misuse of personal information, however, we will not be responsible for loss, corruption or unauthorized acquisition or misuse of personal information that you provide through the Site that is stored by us, or for any damages resulting from such loss, corruption or unauthorized acquisition or misuse. It is your responsibility to protect the security of your login information. We will retain your personal information for as long as necessary to fulfill the purpose for which it was collected, or as required by applicable laws or regulations.

Do Not Track

Our Site does not currently take any action when it receives a Do Not Track request. Do Not Track is a privacy preference that you can set in your web browser to indicate that you do not want certain information about your webpage visits collected across websites when you have not interacted with that service on the page. For details, including how to turn on Do Not Track, visit www.donottrack.us.

Children

We do not knowingly collect or maintain personal information from any person under the age of 13. No parts of our Site are directed to or designed to attract anyone under the age of 13.

Your Rights and Choices

You may opt out of receiving promotional e-mails from us by following the unsubscribe instructions provided in any such messages. Please note that if you opt out of receiving promotional messages from us, this does not impact other transactional and administrative messages which you will continue to receive (such as emails and SMS messages relating to follow up requests or changes to this Privacy Policy). For more information on our SMS program, please visit our SMS Privacy Policy [here](#). You may also access, delete or modify your information and modify your communication preferences through your account.

Nevada Residents

Under Nevada law, MMI does not sell your personal information. However, if you are a Nevada resident, you may submit a request that we not sell any personal information we have collected about you by contacting us at privacy@moneymanagement.org.

California “Shine the Light” Law

Under California Civil Code Section 1798.83, also known as California’s “Shine the Light” law, California residents with whom we have an established business relationship are entitled to request and receive, free of charge, once per calendar year, information about the customer information we shared, if any, with other businesses for their own direct marketing uses in the previous calendar year. To request a copy, please contact us at privacy@moneymanagement.org. Please be aware that not all information sharing is covered by the “Shine the Light” law requirements and only information on covered sharing will be included in our response.

Questions / Contact Us

If you have any questions regarding this Privacy Policy, please contact us at privacy@moneymanagement.org

Notification of Changes

Any changes to our Privacy Policy will be posted to this page so users are always aware of the information we collect and how we use it. Accordingly, please refer back to this Privacy Policy frequently as it may change.