

5 Star Car Title Loans Privacy Policy

Effective Date: 2/27/2019

5 Star Car Title Loans (5 Star Loans, Inc., DBA) (hereinafter “5 Star”) takes the privacy and confidentiality of information seriously. This Privacy Policy outlines our information collection, use, and disclosure through this website, 5starloans.com (the “Site”).

Information We Collect

You may be asked to provide certain pieces of information that allow us to identify and/or contact you, such as your name, phone number, and email address (“Personal Information”). You are not required to provide Personal Information to browse most sections of the Site.

We may also maintain or collect personal information that you provide in connection with your loan such as: income, driver’s license number, employment and residency information. We also may collect the information that does not identify you personally in the following ways:

Cookies, Web Beacons, Clear GIFs, and Other Technologies

As is the case with many sites, the Site uses standard technology called “cookies,” which are small data files that are downloaded onto your computer when you visit the Site. Cookies collect information such as your browser type and IP address. We use cookies and the information they provide to improve our services and the quality of your experience with the Site. We do not link IP addresses to your name, email address or other Personal Information. Certain kinds of cookies allow us to store your information to save you time in filling out forms on the Site.

The Site may also use “web beacons,” “clear GIFs,” or other technologies to obtain certain types of information when your web browser accesses the Site or when you open or respond to an email you may have received from the Site.

Information from Third Parties:

We may obtain additional information from third parties and append it to information we have in our system.

We may also collect and maintain Information we receive from consumer reporting agencies, such as: credit worthiness and credit history

How We Use Information

In addition to the purposes otherwise identified in this Privacy Policy, we will use information to:

- provide you with a requested product or service;
- manage your account and provide you with customer support;
- perform research and analysis about your use of, or interest in, our products, services, or content, or products, services or content offered by others;
- communicate with you by email, postal mail, telephone and/or mobile devices about products or services that may be of interest to you either from us or other third parties;
- develop and display content and advertising tailored to your interests on our site and other sites, including providing our advertisements to you when you visit other sites;
- perform ad tracking and website analytics;
- enforce or exercise any rights in our Terms of Website Use; and
- perform functions as otherwise described to you at the time of collection.

Sharing of Information

Service Providers

We may disclose your Personal Information to third parties who provide services to us and who agree to maintain the confidentiality of such Personal Information in accordance with this Privacy Policy. These third parties provide a variety of services to 5 Star Car Title Loans, including, without limitation, managing or hosting the Site, helping create new content and promotions for the Site and sending or coordinating the sending of marketing communications to users who have consented to receive such materials.

As Required by Law

5 Star Car Title Loans may be required to share Personal Information in response to a valid court order, subpoena, government investigation, or as otherwise required by law. We also reserve the right to report to law enforcement agencies any activities that we, in good faith, believe to be unlawful. In addition, we may share certain Personal Information when we believe that doing so is reasonably necessary to protect the rights, property and safety of our company and/or others.

We may also share, as may be required or permitted by law, information about your loan to credit reporting agencies or pursuant to legal process.

Affiliates and Business Partners

We may share Personal Information with controlling entities, entities we control, and those under common control. We may also transfer Personal Information to participating companies in the event of a corporate sale, merger, acquisition, dissolution or similar event.

Aggregate/Anonymous Sharing

We may also share information we collect about you in an anonymous or aggregated form with our business partners and others.

Your Choices

You have certain choices when it comes to the collection, use and sharing of your Personal Information.

Email. If you have provided us with your email address and we use that email to send you promotional email messages, you can request that we stop sending such promotional messages by following the unsubscribe link at the bottom of each email.

SMS Messages. If you have provided us with your cellular telephone number and opted into receiving SMS Statement Notifications, you can subsequently opt-out by texting STOP to any message, or by calling us during our regular business hours: Monday through Saturday between 9am and 6pm at (323) 508-2575. For more information, please see our SMS Message Policy <https://5starloans.com/wp-content/uploads/2017/11/5-Star-Car-Title-Loans-5-Star-LoansInc.-DBA-SMS-Policy-7.11.17.pdf>

Marketing. If you do not want us to share your Personal Information with third parties for marketing purposes, please call our customer service line at (323) 508-2575.

Cookies. You have the ability to disable or delete cookies through your browser. If you disable or delete cookies, portions of the Site may not function properly or at all.

Right to Access Information

You may have the right to access the Personal Information we maintain that pertains to you. In order to access your Personal Information, please submit a request in writing to service@5starloans.com. The request should include your full name and address. Within 30 business days of our receipt of your request, we will send you a copy of your Personal Information by mail or email. In order to correct, amend or delete any of your Personal Information you should submit a request in writing to service@5starloans.com, The request should include your full name and address and identify the specific information you are asking us to correct, amend or delete, and state the reason(s) for your request. Within 30 business days of our receipt of your request, we will notify you by mail or email either that we have made the correction, amendment or deletion, or that we refuse to do so, in which case,

we will provide you with the reason(s) for our refusal, which you will have an opportunity to challenge.

Security

5 Star Car Title Loans employs reasonable physical and electronic security measures to protect your Personal Information and other information under our control. No security is 100% effective, though, so we are not able to guarantee the security of your information.

Do Not Track

Under California law, we are required to disclose how we respond to web browser “Do Not Track” signals or other similar mechanisms that provide consumers the ability to exercise choice regarding the collection of personal information of a consumer over time and across third party websites, to the extent we engage in that collection. At this time, we do not track our users’ personal information over time and across third-party websites. We therefore do not respond to browser Do Not Track signals.

This law also requires us to disclose whether third parties may collect Personal Information about your online activities over time and across different sites when you use this Site. We do not knowingly permit third parties to collect Personal Information about your online activities over time and across different websites when using our Site.

Third Party Links

This Site may include links to third party websites. Your use of those third-party websites is at your sole risk. 5 Star Car Title Loans has no control over the collection, use, or transfer of your information on those third-party websites. We encourage you to review the privacy policies associated with those and all third-party websites

Onward Transfer

If you choose to provide 5 Star Car Title Loans with your Personal Information, you consent to the transfer and storage of that information on our servers located in the United States. The information collected by 5 Star Car Title Loans is subject to U.S. state and federal law. If you are accessing our Site from other jurisdictions, please be advised that you are transferring your Personal Information to us in the United States where data protection and privacy laws may be less stringent than the laws of your country. **BY USING OUR SITE, YOU CONSENT TO THE TRANSFER AND USE OF YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THIS PRIVACY POLICY.**

Children's Privacy

This Site is a general audience website intended for use by individuals who have reached the age of majority, which is 18 in most jurisdictions. This Site is not directed at, nor intended for children under the age of 13. We do not knowingly collect any information on or from children under the age of 13. If you think that we may have collected such information, please notify us immediately.

Changes to this Policy

We reserve the right to make changes to this Privacy Policy. We will post changes to the Site, and will update the "Effective Date" of the policy above.

Contact

If you have questions or concerns about this Privacy Policy or your use of the Site, please contact us at:

5 Star Car Title Loans
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service@5starloans.com,
(323) 508-2575