

PAYjr Privacy Policy

Effective Date: 5/27/2008

Your use of this Web Site indicates to us that you have read and accept our privacy practices, as outlined in this Privacy Statement. If you have any questions or concerns regarding this Privacy Statement, please contact: Support@PAYjr.com. This privacy statement covers these sites [www.payjr.com, www.payjrbuxx.com, www.payjrvisabuxx.com, and www.allowancecenter.com.]

WHAT INFORMATION ABOUT YOU DO WE COLLECT?

At PAYjr, when visitors come to our site, we automatically collect some non-personally identifiable "computer" information, such as the type of computer operating system (e.g., Windows XP or Mac OS), the user's "IP Address", the web browser (e.g., Netscape, Internet Explorer) being used, and information regarding the Internet service provider. In some cases, if you choose not to provide us with requested information, you may not be able to access all of our Web Site's content or services.

Personally Identifiable Information You Choose to Provide.

We may ask for certain personal information from the parent for the purpose of providing requested content and/or services. For example, if the parent indicates an interest in receiving information about PAYjr, Inc, we would ask for submittal of contact information, which we retain on file, so that we may send you the information that you requested. We also request your contact information each time you contact us by clicking on the "Contact Us" link. We may retain a record of users who have contacted us in order to respond properly to questions or concerns and for purposes of future communications.

We collect the following data from the parent for the general use of service:

- First and Last Name
- Email Address
- Zip Code

We may collect additional data from the parent for the use of additional services:

- Application Forms

If you apply for a product or service requiring financial information on our site, we require that you provide certain personally identifiable information, including your name, address, phone number, credit card number, bank account information and your social security number. This information is necessary to process your application and to contact you.

- Social Security Numbers

We require your social security number to provide the financial services functions and as an integral part of the application process. We may also collect the social security number of the teenager or child that is or will be assigned ownership of the financial services we provide. When you enter the social security number on our registration form, we encrypt it using secure socket layer technology (SSL).

Non-Personally Identifiable Information We Collect.

Cookies/ Web server logs: Similar to other commercial Web sites, our Web Site utilizes standard technology called "cookies" and Web server logs to collect information about how our Web Site is used. Cookies are a feature of Web browser software that allows Web servers to recognize the computer used to access a Web site. Cookies are small pieces of data that are stored by a user's Web browser on the user's hard drive. Information gathered through cookies and Web server logs may include the date and time of visits, the pages viewed, time spent at our Web Site, and the Web sites visited just before and just after our Web Site. This information is collected on an aggregate basis. None of this information is associated with you as an individual. You can, of course, disable cookies on your computer by indicating this in the preferences or options menus in your browser. However, it is possible that some parts of our Web Site will not operate correctly if you disable cookies. You should consult with your browser's provider/manufacturer if you have any questions regarding disabling cookies.

Some of our business partners (e.g., advertisers) may use cookies on our site. We have no access to or control over these cookies. This privacy statement covers the use of cookies by PAYjr only and does not cover the use of cookies by any advertisers. We do not link the information we store in cookies to any personally identifiable information you submit while on our site.

Access to Personally Identifiable Information

If your personally identifiable information changes, or if you no longer desire our service, you may update or change the information on the My Settings page or by emailing our Customer Support or by contacting us by telephone or postal mail at the contact information listed below:

PAYjr, Inc.

3010 Gaylord Parkway, Ste 100

Frisco, TX 75034

214-618-7048

Support@PAYjr.com

Participation in the Service By Children

PLEASE BE AWARE THAT WE ARE PROHIBITED FROM CONDITIONING A CHILD'S PARTICIPATION IN AN ACTIVITY ON THE CHILD'S DISCLOSING MORE PERSONAL INFORMATION THAN IS REASONABLY NECESSARY

TO PARTICIPATE IN THAT ACTIVITY. YOU ARE UNDER NO OBLIGATION TO PROVIDE, AND CAN DECLINE TO PROVIDE, ANY REQUESTED INFORMATION AT ANY TIME. HOWEVER, IF YOU DECLINE TO PROVIDE PERSONAL INFORMATION THAT IS REASONABLY NECESSARY TO PARTICIPATE IN CERTAIN ACTIVITIES, YOU MAY NOT BE ABLE TO PARTICIPATE IN THOSE ACTIVITIES AT THIS WEB SITE.

HOW DO WE USE THE INFORMATION WE COLLECT?

- We use your personally identifiable information to provide you with the information or content that you have requested, and, in some cases, to contact you about our programs, products, features or services. Messages of this nature are signed up for automatically when registering, and each marketing message will contain a function that will allow you to opt out of receiving more messages. Sometimes we use a visitor's email address to track usage and to ensure users are following the site's [Terms and Conditions](#).
- We use non-identifying information collected on our Web Site in the aggregate to better understand your use of the Web Site and to enhance your enjoyment and experience. For example, we may use the information to improve the design and content of our Web Site or to analyze the programs and services that we offer.
- We may provide access to your personally identifiable information when legally required to do so, to cooperate with police investigations or other legal proceedings, to protect against misuse or unauthorized use of our Web Site, to limit our legal liability and protect our rights, or to protect the rights and safety of visitors to this Web Site or the public. In those instances, the information is provided only for that limited purpose.
- We DO NOT Share Personally Identifiable Information with Third Parties for any known or unknown or unrelated uses except we may employ other companies and individuals to perform functions on our behalf. Our employees, agents and contractors who have access to personally identifiable information are required to protect the information in a manner that is consistent with this Privacy Statement.
- For some system notifications and alerts we can send the alerts through to a user's phone or mobile device. The phone or mobile device numbers will be collected through the application, and are only obtained from parent users or teenagers. The system will send notifications to the email or mobile device chosen, for events relative to the use of the system only if requested by the parent or the teenager.

PRIVACY PROTECTIONS FOR CHILDREN USING THE INTERNET

Kids under 13 cannot change registration information without parental notification. The parent or guardian can manage all aspects of the child's registration at all times. A parent can manage changes through the Child's Settings by choosing the "Child View" once logged in. Parents, you can always ask PAYjr to review or delete any of your child's information and you can refuse to permit further collection or use of your child's information at any time by sending us a written request at the Contact Information below. If you wish to review, correct or delete information that we may have about you or your child, or wish to inform us that you do not permit further collection or use of your child's information, please contact us at the following address: Support@PAYjr.com.

PAYjr can also be reached via the postal service at the following physical address:

PAYjr, Inc.
3010 Gaylord Parkway, Ste 100
Frisco, TX 75034
(214) 618-7048

DATA SECURITY

The security of your personal information is important to us. When you enter sensitive information (such as credit card number and/or social security number) on our registration or order forms, we encrypt that information using secure socket layer technology (SSL). To learn more about SSL, follow this link: <http://www.verisign.com/ssl/index.html>

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our Web site, you can send email us at Support@PAYjr.com

CONSENT TO TRANSFER

This Web Site is operated in the United States. If you are located outside of the United States, please be aware that any information you provide to us will be transferred to the United States. By using our Web Site, participating in any of our services and/or providing us with your information, you consent to this transfer.

LINKS

This Web Site contains links to third party sites as well as to other sites owned and/or operated by PAYjr, Inc. Please be aware that PAYjr, Inc. is not responsible for the privacy practices of any third party sites. This Privacy Statement applies solely to information collected by this Web Site.

THIRD-PARTY PROCESSING

We use an outside processing financial institution to fulfill requests for loads and ordering the card, and a card processing company to emboss and mail and support the processing for the card. These companies do not retain, share, store, or use personally identifiable information for any other purposes.

COMMUNICATION

Service-Related Notifications

We will send you service-related announcements on rare occasions when it is necessary to do so. For instance, if our service is temporarily suspended for maintenance, or to announce changes to the service, we might send you an email. Generally, you may not opt-out of these communications, which are not promotional in nature. If you do not wish to receive them, you have the option to deactivate your account by contacting customer support via the following email Support@PAYjr.com.

Some notifications are completely managed by the user of the service through the Alerts section of the website. Only if requested by the parent or the teenager, the system will send notifications to the email or mobile device chosen, for events relative to the use of the system.

Marketing-Related Messages

In some cases, to contact you about our programs, products, features or services. Messages of this nature are signed up for automatically when registering, and each marketing message will contain a function that will allow you to opt out of receiving more messages.

Customer Service

Based upon the personally identifiable information you provide us, we will send you a an initial welcoming email to verify your username and password and will subsequently send additional alerts that you choose to receive by enabling them in the application. If you do not wish to receive them, you have the option to deactivate your account by contacting customer support via the following email Support@PAYjr.com or disable these alerts from within the application.

We will also communicate with you in response to your inquiries, to provide the services you request, and to manage your account. We will communicate with you by email or telephone, in accordance with your wishes.

Privacy Policy Changes

If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our homepage.

If we make material changes to how we use Personal Information collected from children under age 13, we will notify parents by email in order to obtain verifiable parental consent for the new uses of the child's Personal Information.