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ReadyBucks Privacy Notice

Thank you for visiting the ReadyBucks website located at www.readybucks.com (the “Site”). ReadyBucks is an Internet property of MCA Services Group, LLC d/b/a ReadyBucks (collectively, “ReadyBucks” “ReadyBucks Venues” “we,” “our” or “us”). This ReadyBucks Privacy Notice (“Privacy Notice”) covers our treatment of personal information and other information that we collect when end-users (“user,” “you” or “your”): (a) access or use a ReadyBucks Venue; (b) access and/or download any of the: (i) content featured on the ReadyBucks Venues, including finance related content (“Informational Content”); and/or (ii) links to third party websites, products and/or services (“Third-Party Links,”); (c) access links to ReadyBucks’s social media pages/accounts (collectively, “Social Media Pages”) on third-party social media websites, such as Facebook®, Instagram® and X® (“Social Media Websites”); (d) access certain product review sections, message boards, comments sections, customer ratings and other interactive features of the Site (collectively, “Interactive Services”); (e) register to receive the ReadyBucks e-mail newsletter (“Newsletter”); (f) submit an application for payment in exchange for your future earnings, (g) access information regarding employment opportunities with ReadyBucks (“Career Opportunity Listings”); and/or (h) utilize the various contact forms and/or contact information made available via the ReadyBucks Venues as a means to contact directly, or request to be contacted by, ReadyBucks (collectively, the “Contact Services,” and together with the ReadyBucks Venues, Content, Social Media Pages, Newsletter, Purchase Services, OTC Service, Store Locator, Mobile App, Hosting Request Service and Career Opportunity Listings, the “ReadyBucks Offerings”).

Please note, if you are a resident of a European Union Member State, you are not permitted to use the ReadyBucks Venues and/or ReadyBucks Offerings.

Users with disabilities who wish to access this Privacy Notice in an alternative format can contact us by e-mailing us at: support@readybucks.com; by calling us at: (855) 528-3649; or by sending us U.S. Mail to: ReadyBucks, 2870 Peachtree Rd., #327, Atlanta, GA 30305.

Capitalized terms not defined herein shall have the meanings set forth in the ReadyBucks Terms of Use Agreement (“Terms of Use”). **IF YOU DO NOT AGREE TO THE TERMS OF THIS PRIVACY NOTICE IN THEIR ENTIRETY, YOU MAY NOT ACCESS OR OTHERWISE USE THE READYBUCKS™ OFFERINGS.**

Instagram® and Facebook® are registered trademarks of Meta Platforms, Inc. (“Meta”). X® is a registered trademark of X Corp. (“X”). Please be advised that ReadyBucks is not in any way affiliated with Meta or X, nor are the ReadyBucks Offerings endorsed, administered or sponsored by any of the aforementioned entities.

Personal Information Collected

For the purposes of this Privacy Notice, “personal information” shall mean individually identifiable information from or about an individual. We collect certain personal information when you access certain of the ReadyBucks Offerings and complete the required information request forms (“Form(s)”) and/or otherwise provide such information to us via the ReadyBucks Venues. The information that you must supply on the Form(s) may include, without limitation: (a) your full name; (b) your date of birth; (c) your mailing/billing address; (d) your e-mail address; (e) your telephone number; (f) your credit card information, debit card information and/or bank account information; (g) certain biometric information used to confirm your identity; (h) certain identification-related data (such as your Social Security Number, driver’s license number and related information, and passport number and related information); and/or (i) any other information requested by us via the applicable ReadyBucks Venue.

For purposes of this Privacy Notice, items (f) through (h) in the preceding paragraph, will be considered “Sensitive Information.”

Use and Sharing of Personal Information

ReadyBucks will never share, sell, rent, exchange or barter your personal information to or with any third-party for financial gain or marketing purposes. Please be advised, however, that we may use your personal information to send you promotional messages regarding various ReadyBucks products, as well as third-party products and/or services that we think may be of interest to you. If you wish to stop receiving future communications from us, please follow the instructions at the end of each such marketing message or use any of the other options available in the "[Opt-Out/Unsubscribe](#)" section below.

By making your personal information available to ReadyBucks, you also grant ReadyBucks the right, subject to applicable law, to use that personal information to contact you by telephone and email regarding your use of the ReadyBucks Offerings. If you wish to stop receiving future communications from us, please follow the instructions at the end of each such marketing message or see the "[Opt-Out/Unsubscribe](#)" section below.

Where you submit personal information, we use the personal information that you make available to facilitate the delivery of the applicable ReadyBucks Offerings to you. You also agree that we may contact you at any time with updates and/or any other information that we may deem appropriate for you to receive in connection with your continued use of the ReadyBucks Offerings, and to keep you informed of our other products and services.

We may also employ other companies and individuals to perform certain functions on our behalf. Examples include verifying your identity, other payment transactions, sending direct and electronic mail, removing duplicate information from user lists, analyzing data and providing marketing analysis. The agents performing these limited functions on our behalf shall have access to our users' personal information (including Sensitive Information, where applicable) as needed to perform these functions for us, but we do not permit them to use user personal information for other purposes.

We will also use your personal information for customer service, to provide you with information that you may request, to customize your experience with the ReadyBucks Offerings and/or to contact you for market research purposes. We may also use your personal information for internal business purposes, such as analyzing and managing our service offerings including, without limitation, the ReadyBucks Offerings. We may also combine the information we have gathered about you with information from other sources.

By submitting your personal information by and through the ReadyBucks Offerings, you agree that such act constitutes an inquiry and/or application for purposes of the Amended Telemarketing Sales Rule (16 CFR §310 et seq.), as amended from time to time (the "[Rule](#)") and applicable state do-not-call regulations. As such, notwithstanding that your telephone number may be listed on the Federal Trade Commission's Do-Not-Call List, and/or on applicable state or local do-not-call lists, we retain the right to contact you via telemarketing in accordance with the Rule and applicable state do-not-call regulations.

Where you provide "[prior express consent](#)" within the meaning of the Telephone Consumer Protection Act (47 USC § 227), and its implementing regulations adopted by the Federal Communications Commission (47 CFR § 64.1200), as amended from time-to-time ("[TCPA](#)"), you consent to receive, from ReadyBucks, telephone calls, including artificial voice calls, pre-recorded messages and/or calls (including text alerts via SMS text messages delivered via automated technology, to the telephone number(s) that you provided. Please note that you are not required to provide this consent in order to obtain access to the ReadyBucks Offerings, and your consent simply allows ReadyBucks to contact you via these means. **Please be advised that by agreeing to this Privacy Notice, you are obligated to immediately inform us if and when the telephone number that you have previously provided to us changes. Without limiting the foregoing, if you: (a) have your telephone number reassigned to another person or entity; (b) give up your telephone number so that it is no longer used by you; (c) port your telephone number to a landline or vice versa; or (d) otherwise stop using that telephone number for any reason (collectively "[Phone Number Change](#)"), you agree that you shall promptly notify ReadyBucks of the Phone Number Change via e-mail at: support@readybucks.com, or by using one of the methods set forth in the "[Contact Us](#)" section below.**

We reserve the right to release current or past personal information (including Sensitive Information): (i) in the event that we believe that the ReadyBucks Offerings are being or have been used in violation of the

Terms and Conditions or to commit unlawful acts; (ii) if the information is subpoenaed; (iii) if we are sold, merge with a third-party or are acquired by a third-party (collectively, "M&A Transactions") (including where we share your personal information, including Sensitive Information, in connection with the due diligence process associated with a potential M&A Transaction); or (iv) if we are the subject of bankruptcy proceedings; *provided, however*, that if ReadyBucks is involved in a bankruptcy proceeding, merger, acquisition or sale of all or a portion of its assets, you will be notified via e-mail and/or a prominent notice on the ReadyBucks Venues of any change in ownership or uses of your personal information, as well as any choices that you may have regarding your personal information.

You hereby consent to the disclosure of any record or communication to any third-party when we, in our sole discretion, determine the disclosure to be required by applicable law, including sharing your e-mail address with third-parties for suppression purposes in compliance with the CAN-SPAM Act of 2003, as amended from time to time, and other e-mail marketing laws. Users should also be aware that courts of equity, such as U.S. Bankruptcy Courts, might have the authority under certain circumstances to permit personal information to be shared or transferred to third-parties without permission.

Credit and/or Debit Card Information

ReadyBucks utilizes third-party service providers to provide credit and debit card payment processing services. Credit or debit card information provided will be shared with our contracted third-party payment processing service provider(s). ReadyBucks requires that its third-party payment processing service provider(s) has/have in place privacy policies and practices consistent with this Privacy Notice; *provided, however*, that we cannot guarantee the privacy practices of our third-party payment processing service provider(s).

Non-Personal Information Collection and Use

Please see our Privacy Provisions for California Residents below for more details regarding the categories and types of non-personal information collected.

Computer IP Addresses/Browser Type

We may collect certain non-personally identifiable information about you and your desktop computer when you visit the Site. This non-personally identifiable information includes, without limitation, the type of browser that you use (e.g., Safari, Chrome, Internet Explorer), your IP address, the type of operating system that you use (e.g., Windows or iOS) and the domain name of your Internet service provider (e.g., Verizon, AT&T). We use the non-personally identifiable information that we collect to improve the design and content of the ReadyBucks Offerings and to enable us to personalize your Internet experience. We also may use this information in the aggregate to analyze usage of the ReadyBucks Offerings.

Cookies

When a user visits the Site and/or interacts with one of our commercial e-mail messages, we send one (1) or more cookies and/or gif files (collectively, "Cookies") to assign an anonymous, unique identifier to the applicable user's computer and/or mobile device, as applicable. A Cookie is a piece of data stored on your hard drive containing non-personally identifiable information about you. Cookies have many benefits to enhance your experience with the ReadyBucks Offerings, as applicable. To find out more about Cookies, please visit www.cookiecentral.com. We use Cookies to improve the quality of the ReadyBucks Offerings, including for storing user preferences and tracking Site usage (such as pages opened and length of stay at the Site, as applicable).

Most Internet browsers are initially set up to accept Cookies, but you can reset your browser to refuse all Cookies or to indicate when a Cookie is being sent. To disable and reject certain Cookies, follow the instructions associated with your Internet browser. Even in the case where a user rejects a Cookie, that user may still use the ReadyBucks Offerings; *provided, however*, that certain functions of the ReadyBucks Offerings may be impaired or rendered inoperable if the use of Cookies is disabled. We reserve the right to retain Cookie data indefinitely.

Behavioral Tracking

ReadyBucks and its third-party partners, such as Google®, use Cookies, pixels and other tracking technology (collectively, "Tracking Technology") to analyze trends, administer the ReadyBucks Venues,

track users' movements around/within the ReadyBucks Venues and to gather demographic information about our user base as a whole. In addition, we partner with third-parties, such as Facebook, to use Tracking Technology in connection with the display of advertising on our Site, and to manage the serving of our advertising to you on other websites when you exit the Site. Our third-party partners may use Tracking Technology to gather information about your activities on the Site and other websites in order to provide you with certain ReadyBucks advertising based upon your browsing activities and interests. To the greatest extent permissible under applicable law, we are not responsible for the tracking practices of third-parties in connection with the Site.

Users can opt-out of certain Google®-related tracking technology, and customize the Google® Display Network ads that they receive, by visiting the Google® Ads Settings at: <http://www.google.com/settings/ads>. Google® also recommends installing the Google® Analytics Opt-out Browser Add-on for your web browser, which is available here: <https://tools.google.com/dlpage/gaoptout>.

In addition, users may be able to disable some, but not all, of this tracking activity by utilizing the "Do Not Track" setting or similar options within most major Internet browsers. Further, users may be able to opt-out of this form of tracking utilizing the options made available by the [Network Advertising Initiative](#), [Facebook](#) or [Digital Advertising Alliance](#). Please note that opting out of this tracking activity does not opt you out of being served advertising. Even where you opt out of this tracking activity, you will continue to receive generic ads.

Cross Device Tracking

ReadyBucks tracks users' use of the ReadyBucks Offerings across various devices, including your personal computer and your mobile device, in order to optimize and personalize your ReadyBucks Offerings experience. ReadyBucks may collect certain of your personal information across various devices. Please be advised that where you opt-out of having your use of the ReadyBucks Offerings tracked across devices, you may need to upload certain information multiple times and/or input your log-in information multiple times.

Aggregate Data

ReadyBucks reserves the right to transfer and/or sell aggregate or group data about users of the ReadyBucks Offerings for lawful purposes. Aggregate or group data is data that describes the demographics, usage and other characteristics of users as a group, without disclosing personally identifiable information.

Interactive Services, Social Media Websites and Widgets

If you engage in any interaction with ReadyBucks, other users or any third-party via the Interactive Services and/or by and through any Social Media Pages, you should be aware that: (a) the personal information that you submit by and through such Interactive Services and/or Social Media Pages can be read, collected and/or used by other users of these websites/services (depending on your privacy settings associated with your accounts with the applicable Social Media Websites), and could be used to send you unsolicited messages or otherwise to contact you without your consent or desire; and (b) where ReadyBucks responds to any interaction on such Social Media Pages, your account name/handle may be viewable by any and all members/users of ReadyBucks social media accounts. We are not responsible for the personal information that you choose to submit via Interactive Services and/or any Social Media Websites.

In addition, the Site contains Social Media Website widgets and buttons ("Widgets"), such as the Facebook®, Instagram® and X® share buttons. These Widgets may collect your IP address, as well as which page you are visiting on our Site, and may set a Cookie on your browser to enable the Widget to function properly. The Widgets are owned and operated by the applicable Social Media Websites. The Social Media Websites operate independently from ReadyBucks, and we are not responsible for such Social Media Websites' interfaces or privacy or security practices.

Your interactions with the Social Media Pages and Widgets are governed by the privacy policies of the applicable Social Media Websites. We encourage you to review the privacy policies and settings of the Social Media Pages with which you interact to help you understand those Social Media Websites'

respective privacy practices. If you have questions about the security and privacy settings of any Social Media Pages and/or Widgets that you use, please refer to the applicable Social Media Website's privacy notices or policies.

Third-Party Websites

The ReadyBucks Venues may contain links to third-party owned and/or operated websites including, without limitation, Social Media Websites. ReadyBucks is not responsible for the privacy practices or the content of such websites. In some cases, you may be able to make a purchase through one of these third-party websites. In these instances, you may be required to provide certain information, such as a credit card number, to register or complete a transaction at such website. These third-party websites have separate privacy and data collection practices and ReadyBucks has no responsibility or liability relating to them.

Security of Your Personal Information

We endeavor to safeguard and protect our users' personal information. When users make personal information available to us, their personal information is protected both online and offline (to the extent that we maintain any personal information offline). Where our registration/application process prompts users to enter Sensitive Information (such as bank account information, driver's license/ID card number, Social Security Number and credit card information), and when we store and transmit such Sensitive Information, that information is encrypted with advanced TLS (Transport Layer Security).

Access to your personal information is strictly limited, and we take reasonable security measures to ensure that your personal information is not accessible to the public. All of our users' personal information is restricted in our offices, as well as the offices of our third-party service providers. Only employees or third-party agents who need user personal information to perform a specific job are granted access to user personal information. Our employees are dedicated to ensuring the security and privacy of all user personal information. Employees not adhering to our firm policies are subject to disciplinary action. The servers that we store user personal information on are kept in a secure physical environment. We also have security measures in place to protect the loss, misuse and alteration of personal information under our control.

Please be advised, however, that while we take every reasonable precaution available to protect your data, no storage facility, technology, software, security protocols or data transmission over the Internet or via wireless networks can be guaranteed to be 100% secure. Computer hackers that circumvent our security measures may gain access to certain portions of your personal information, and technological bugs, errors and glitches may cause inadvertent disclosures of your personal information; *provided, however,* that any attempt to breach the security of the network, servers, databases or other hardware or software may constitute a crime punishable by law. For the reasons mentioned above, we cannot warrant that your personal information will be absolutely secure. Any transmission of data at or through the ReadyBucks Venues, other ReadyBucks Offerings or otherwise via the Internet or wireless networks, is done at your own risk.

In compliance with applicable federal and state laws, we shall notify you and any applicable regulatory agencies in the event that we learn of an information security breach with respect to your personal information. You will be notified via e-mail in the event of such a breach. Please be advised that notice may be delayed in order to address the needs of law enforcement, determine the scope of network damage, and to engage in remedial measures.

Children's Privacy

Visitors under eighteen (18) years of age are not permitted to use and/or submit their personal information via the ReadyBucks Venues. ReadyBucks does not knowingly solicit or collect information from visitors under eighteen (18) years of age.

Opt-Out/Unsubscribe

To opt-out of receiving e-mail and other forms of communication from us, you can: (a) follow the instructions included in the applicable e-mail message or other communication; or (b) e-mail us at: support@readybucks.com.

Notwithstanding the foregoing, we may continue to contact you for the purpose of communicating information relating to your request for ReadyBucks Offerings, as well as to respond to any inquiry or request made by you. To opt-out of receiving ReadyBucks Offerings-related and/or inquiry response-related messages from ReadyBucks, you must cease requesting and/or utilizing the ReadyBucks Offerings and/or cease submitting inquiries to ReadyBucks, as applicable.

Deleting, Modifying and Updating Your Information

At your request, we may, subject to certain conditions and restrictions, do the following: (a) inform you of what personal information we have on file for you; (b) amend the personal information that we have on file for you; and/or (c) remove personal information that you have provided to us, or that we have otherwise collected. You may do so by e-mailing us at: support@readybucks.com. We ask individual users to identify themselves and the information requested to be accessed, corrected or removed before processing such requests, and, to the extent permitted by applicable law, we may decline to process requests that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others or would be extremely impractical (for instance, requests concerning information residing on backup tapes).

Please be advised that deleting your personal information may terminate your access to certain of the ReadyBucks Offerings or may be prohibited by applicable law. If you wish to continue using the full complement of ReadyBucks Offerings, you may not be able to delete all of the personal information that we have on file for you.

Please be further advised that, after you delete your personal information, residual copies may take a period of time before they are deleted from our active servers and may remain in our backup systems.

Transfer of Personal Information Internationally

If you are accessing the ReadyBucks Venues from a country other than the country in which our servers are located, your communications with us may result in the transfer of information across international boundaries. By visiting the accessing the ReadyBucks Venues and/or otherwise communicating electronically with us, you consent to such transfers. Even if your jurisdiction does not have the same privacy laws as the jurisdiction where our servers are located, we will treat your information as subject to the protections described in this Privacy Notice.

Changes to this Privacy Notice

ReadyBucks reserves the right to change or update this Privacy Notice at any time by posting a notice on the Site that we are changing our Privacy Notice. If the manner in which we use personal information changes, ReadyBucks will notify users by: (a) sending the modified policy to our users via e-mail; and/or (b) by any other reasonable means acceptable under applicable state and federal law. You will have a choice as to whether or not we use your information in this different manner and we will only use your information in this different manner where you opt-in to such use.

Contact Us

If you have any questions about this Privacy Notice or our privacy practices in general, you may e-mail us as at: support@readybucks.com; call us at: (855) 528-3649; or send us U.S. Mail to: ReadyBucks, 2870 Peachtree Rd., #327, Atlanta, GA 30305.