

Effective Date: February 20, 2016 (Last Reviewed: 7/1/2024)

Cents Savvy LLC ("we," "us," or "our") values your privacy. This Privacy Policy explains how we collect, use, disclose, and protect your information when you visit our website [www.centssavvy.com] (the "Site") and use our services. By using our Site and services, you agree to the terms of this Privacy Policy.

1. Information We Collect

Personal Information

We may collect personal information that you provide to us, including but not limited to:

- Name
- Email address
- Phone number
- Mailing address
- Social Security number or Tax Identification Number
- Financial information
- Other information necessary to provide our services

Non-Personal Information

We may collect non-personal information about you, including but not limited to:

- Browser type
- Internet service provider (ISP)
- Referring/exit pages
- Date and time stamps
- Clickstream data

2. How We Use Your Information

We use the information we collect to:

- Provide, operate, and maintain our services
- Improve, personalize, and expand our services
- Communicate with you, including responding to your inquiries and sending service-related updates
- Process transactions and manage your accounts
- Conduct audits, data analysis, and research

- Comply with legal obligations and protect our legal rights

3. How We Protect Your Information

We implement a variety of security measures to maintain the safety of your personal information. These measures include:

- Encryption of sensitive information
- Secure access controls
- Regular security assessments
- Staff training on data protection practices

4. Information Sharing and Disclosure

We do not sell, trade, or otherwise transfer your personal information to outside parties. We may share your information with third parties only in the following circumstances:

- With your consent
- To comply with legal obligations
- To protect and defend our rights and property
- To enforce our agreements and policies
- To prevent fraud and other illegal activities

5. Third-Party Services

We may use third-party service providers to help us operate our business and the Site or administer activities on our behalf, such as payment processing and email communications. These third parties have access to your information only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

6. Data Retention

We will retain your personal information only for as long as necessary to fulfill the purposes for which it was collected and to comply with legal, regulatory, or internal policy requirements.

7. Your Privacy Rights

Depending on your jurisdiction, you may have certain rights regarding your personal information, including the right to:

- Access your personal information
- Correct or update your personal information
- Request deletion of your personal information

- Object to or restrict the processing of your personal information

To exercise these rights, please contact us using the information provided below.

8. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we do, we will revise the effective date at the top of this page. We encourage you to review this Privacy Policy periodically to stay informed about how we are protecting your information.

9. Contact Us

If you have any questions about this Privacy Policy or our privacy practices, please contact us at:

Cents Savvy LLC

46036 Michigan Ave Suite 282

Canton, MI 48188

contact@centssavvy.com

734-415-2722

By using our Site and services, you acknowledge that you have read and understand this Privacy Policy and agree to our collection, use, and sharing of your information as described herein.