

# Privacy Policy

Thank you for visiting the Tebo Financial Services website ([www.tebofinancialservices.com](http://www.tebofinancialservices.com)). We believe in the importance of your privacy and protecting your privacy is one of our priorities. In acknowledgment of our belief we have adopted a comprehensive policy to safeguard the privacy of all visitors to the Tebo Financial Services website. This policy is applicable to all information that is gathered from our visitors.

Tebo Financial Services is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Tebo Financial Services website and governs data collection and usage. By using the Tebo Financial Services website, you consent to the data practices described in this statement.

## Collection of your Personal Information

Tebo Financial Services collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. Tebo Financial Services also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by Tebo Financial Services. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used by Tebo Financial Services for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Tebo Financial Services website.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Tebo Financial Services public message boards, this information may be collected and used by others. Note: Tebo Financial Services does not read any of your private online communications.

Tebo Financial Services encourages you to review the privacy statements of websites you choose to link to from Tebo Financial Services so that you can understand how those websites collect, use and share your information. Tebo Financial Services is not responsible for the privacy statements or other content on websites outside of the Tebo Financial Services and Tebo Financial Services family of websites.

## Use of your Personal Information

Tebo Financial Services collects and uses your personal information to operate the Tebo Financial Services website and deliver the services you have requested. Tebo Financial Services also uses your personally identifiable information to inform you of other products or services available from Tebo Financial Services and its affiliates. Tebo Financial Services may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and income, account balances and payment history, credit history and credit scores. When you close your account, we continue to share information about you according to our policies.

All financial companies need to share customers' personal information to run their everyday business, to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons Tebo Financial Services chooses to share, and whether you can limit this sharing.

Tebo Financial Services shares your personal information for the following purposes, and this sharing may not be limited by you:

For our everyday business purposes to process your transactions, maintain your account, and report to credit bureaus.

For our marketing purposes to offer our products and services to you.

For joint marketing with other financial companies.

For our affiliates' everyday business purposes information about your transactions and experiences.

Tebo Financial Services shares your personal information for the following purposes, and this sharing may be limited by you:

For our affiliates' everyday business purposes information about your creditworthiness.

For our affiliates to market to you.

For our non-affiliates to market to you.

Tebo Financial Services' sharing practices:

We must notify you about our sharing practices when you open an account, and each year while you are a customer. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We collect your personal information, for example, when you pay your bills or apply for credit. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. Federal law gives you the right to limit sharing only for: affiliates' everyday business purposes--information about your creditworthiness, affiliates to market to you, non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

Tebo Financial Services does not sell, rent or lease its customer lists to third parties. Tebo Financial Services may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, Tebo Financial Services may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Tebo Financial Services, and they are required to maintain the confidentiality of your information.

Tebo Financial Services does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Tebo Financial Services keeps track of the websites and pages our customers visit within Tebo Financial Services, in order to determine which services of Tebo Financial Services are the most popular. This data is used to deliver customized content and advertising within Tebo Financial Services to customers whose behavior indicates that they are interested in a particular subject area.

Tebo Financial Services websites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Tebo Financial Services or the site; (b) protect and defend the rights or property of Tebo Financial Services; and, (c) act under exigent circumstances to protect the personal safety of users of Tebo Financial Services, or the public.

#### Insurance providers

Please note that insurance companies issuing your policies maintain personal information about you. Our privacy notice does not govern their use of information about you. You should review the privacy notices of your insurance providers to understand how they collect, use, and disclose information.

#### Protecting Children's Information Privacy

The online financial services offered through our site are not designed for, or directed toward, persons under age 18. We do not knowingly solicit or collect data from children, and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

## Notifying us of inaccurate information reported to consumer reporting agencies

Please notify us if you believe that we may have reported any inaccurate information about your accounts to consumer reporting agencies. Such notices are to be in writing and should include your complete name, current address, last 4 digits of your Social Security number, telephone number, account number, specific item of dispute, and why you believe the information reported is in error. Send your notice to Tebo Financial Services, Attn: Customer Service Manager, 4801 Dressler Rd NW, Suite 194, Canton, OH 44718

## Use of Cookies

The Tebo Financial Services website uses "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalize Tebo Financial Services pages, or register with a Tebo Financial Services site or service, a cookie helps Tebo Financial Services to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Tebo Financial Services website, the information you previously provided can be retrieved, so you can easily use the Tebo Financial Services features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Tebo Financial Services websites you visit.

## Security of your Personal Information

Tebo Financial Services secures your personal information from unauthorized access, use or disclosure. Tebo Financial Services secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

## Changes to this Statement

Tebo Financial Services will occasionally update this Statement of Privacy to reflect company and customer feedback. Tebo Financial Services encourages you to periodically review this Statement to be informed of how Tebo Financial Services is protecting your information.

## Definitions:

### Everyday Business Purposes

The actions necessary by financial companies to run their business and manage customer accounts, such as: processing transactions, mailing, and auditing services, providing information to credit bureaus, responding to court orders and legal investigations.

### Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

### Non-Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include warranty companies, insurance companies, direct marketing companies, and nonprofit organizations.

## Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Tebo Financial Services doesn't jointly market, but reserves the right to do so in the future.

## Cookies

"Cookies" are small pieces of information that are stored by your browser on your computer's hard drive. The Tebo Financial Services website does not collect cookies.

## Contact Tebo Financial Services

To limit the sharing of your personal information, please contact our Privacy Manager by telephone, by clicking [HERE](#) and submitting the form, or in writing, at the number and address below:

By telephone:

1-800-701-8093

By mail:

Tebo Financial Services, Inc.  
Privacy Department  
4801 Dressler Rd.  
Suite 194  
Canton, Ohio 44718

Unless we hear from you, we can begin sharing your information 30 days from the date of your credit application. However, you can contact us at any time to limit our sharing.

Tebo Financial Services welcomes your comments regarding this Statement of Privacy. If you believe that Tebo Financial Services has not adhered to this Statement, please contact Tebo Financial Services at [support@tebofinancial.com](mailto:support@tebofinancial.com). We will use commercially reasonable efforts to promptly determine and remedy the problem.