

# Ramsey Solutions Privacy Policy

## Our Policy Behind Our Privacy Policy

The Lampo Group, LLC d/b/a Ramsey Solutions® (“Ramsey Solutions,” “we” or “us”) is committed to protecting your privacy, and in doing so, we want to make sure that this Privacy Policy (“Policy”) is clear and concise enough for you to understand it. We hope that as you read through the Policy, you will become comfortable using the sites. Our intention was not to make this a lengthy Policy with pages and pages of text for you to read through, but we wanted to make sure that you were given enough information to put your mind at ease about your privacy. We hope that you will take the time to read the information and learn how Ramsey Solutions is here to help you. After all, we created this Policy for the sole purpose of protecting your privacy and the information you provide to us.

This Policy discloses our privacy practices and how we may use the information that we gather on the digital properties, including websites, mobile applications, et al, of Ramsey Solutions (the “Sites”), and our web-based services, or that you provide to us through other means. By using the Sites or voluntarily providing personal information to us, you consent to the terms and conditions of this Policy. This Policy applies solely to information collected by the Sites and contains the following:

1. What constitutes personally identifiable information that is collected from you through the Sites, how that information is used and with whom the information may be shared;
2. What choices are available to you regarding our use of your data;
3. The security procedures in place to protect the misuse of your information; and
4. How you can correct any inaccuracies in the information collected.

Respecting the privacy and the security of your personal information is important to us. We realize that providing us with personal information is an act of trust. Therefore, we have created this Policy to show you the steps we have taken to maintain that trust and secure your information. Please take a few moments to read this Policy carefully.

## Collected Information

Each time you visit the Sites, certain information *may* be automatically collected. In some instances, the collected information may allow us to match activities with particular users. Examples of the type of information that may be collected are as follows:

- Your internet service provider’s address, your internet protocol or IP address, device ID, the web page from which you accessed the Sites, your web browser software, the type of handheld or mobile device used to link to the web page, and the language settings on your web browser;
- A record of your activity and interactions while visiting the Sites;
- “Cookies” or other common tracking methods of different types to recognize your computer (please see our Cookie Policy below for description of what cookies are); and
- Web beacons, match scripts, pixel tags or similar technologies that allow us to know information such as whether a particular web page was visited, an e-mail opened, links in the email accessed, or if the advertisements on the Sites or other sites were useful or beneficial to the user(s), or other information that may help us improve your experience.

We will also collect personal information that you provide/input on the Sites, such as your name, e-mail address, mailing address, phone number or debit card information.

## Use of Information

We will use the information collected for the following purposes:

- Fulfill orders you have placed;
- To better understand and serve your needs;
- Respond to you regarding the reason you contacted us;
- To enhance your customer experience and improve our customer service;
- Tailor offerings and advertisements to you that are in relation to the services you have requested; and
- Communicate with you about products, services and special offerings of Ramsey Solutions that may be of interest to you.

We may also use this information to evaluate and manage our businesses. Combined data is collected from online and offline facilities and may be used to enhance the ability of Ramsey Solutions to communicate with you and to support business functions, such as internal business processes, marketing, authentication, customer service, fraud prevention, and public safety and legal functions.

Your information will not be accessible to anyone, other than our staff or business affiliates, whose services you have requested. All that to say, we won’t sell your information to all the spammers that clutter your inbox!

We will make every effort to keep you informed of Ramsey Solutions’ special events, news and offers, so periodically, we may send these announcements via email or direct mail. If you do not wish to be contacted by Ramsey Solutions or our business affiliates, simply click on the unsubscribe link found at the bottom of the email newsletter.

## Sharing of Information

There may be times when we need to share your personal information with third-party service providers. The reasons we may need to share this information with those providers are due to the services they provide, which include:

- Authorization of debit card and check transactions, order fulfillment, service promotions;
- Developing, hosting or maintaining the Sites on behalf of Ramsey Solutions; and
- Aggregating customer information and/or improving customer service. We may then share such aggregated information with prospective marketing partners and advertisers.

These third-party service providers are only granted access to your personal information, as necessary, and they are contractually restricted in the ways they may use your information. The providers may also use cookies (as defined within this Policy), or other automatic collection technology on behalf of Ramsey Solutions.

Moreover, in the event that a division, or part or all of Ramsey Solutions, is purchased, sold or otherwise transferred, or is in the process of a potential transaction, customer information will likely be shared for evaluation purposes and included among the transferred business assets.

Ramsey Solutions may also be required to disclose specific information to comply with the law, a subpoena, or other litigation process. We may also disclose your information to protect the interests or safety of its visitors and customers, employees or others, which includes exchanging information with other companies and organizations for fraud protection and credit risk reduction.

## Geographic Restrictions

The Sites and web-based services are intended for access and use within the United States only and complies with applicable United States privacy laws. The Sites and web-based services are not intended for, or directed to, citizens, domiciles or residents of the European Union. By accessing the Sites and web-based services, you affirm that you are not a citizen, domicile or resident of the European Union.

## Do Not Track

Do Not Track (DNT) is a privacy preference that users can set in some web browsers, allowing users to opt out of tracking by websites and online services. At the present time, the World Wide Web Consortium (W3C) has not yet established universal standards for recognizable DNT signals and therefore, Ramsey Solutions and the Sites do not recognize DNT.

## Cookies Policy

“Cookies” are defined as small pieces of information stored by your browser or other application on your computer’s browser or hard drive. The cookies are used to connect your computer with information stored about your online activity, searches, preferences and product purchases, both within the same website visit and from one visit to the next, on the Sites and/or other websites. Some examples of the information cookies may store by your browser include your account preferences, user specific information on pages accessed, searched terms or addresses entered, and previous visits to the site. The “help” portion of the toolbar on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive new cookies, or how to disable cookies altogether. If you reject cookies, you may not be able to participate in certain activities or receive a promotion tailored to you. The Sites does not control, and does not guarantee the effectiveness of browser-based tools for managing cookies.

## Security

Ramsey Solutions is committed to keep your information private and secure. We use industry-standard security techniques on the Sites to help protect against the loss, misuse or alteration of information collected from you at the Sites. We have even added measures to protect your personal information that is collected during transactions. For example, when you supply us with your debit card or checking account information to make a purchase, we encrypt your information to ensure a safe and secure transaction. Your payment information is temporarily stored on a secure server before processing. While we strive to protect your personal information, we cannot ensure the security of the information you transmit to us. In this regard, we urge you to take every precaution to protect your personal data while you are on the Internet. At a minimum, we encourage you to make sure that you are using a secure browser as you surf the Internet.

## Other Sites

The Sites may contain links to other sites, including those of our business partners. While we seek to link only to sites that share our high standards and respect for privacy and security, we are not responsible for the privacy practices used by other sites.

## Children’s Privacy

### Under Age 13

Ramsey Solutions does not knowingly solicit or collect personally identifiable information online from children under the age of 13 without prior verifiable parental consent. If we learn that a child under the age of 13 has submitted personally identifiable information online without parental consent, we will take all reasonable measures to delete such information from our databases and not use such information for any purpose (except where necessary to protect the safety of the child or others as required or allowed by law).

### Under Age 18

Personal information that has been provided to Ramsey Solutions through the Sites by minors under the age of 18, can be deleted by sending an email requesting the deletion to [privacy@daveramsey.com](mailto:privacy@daveramsey.com).

Please note that while we make reasonable efforts to comply with such requests, deletion of your personal information does not ensure complete and comprehensive removal of that data from all systems.

If you become aware of any personally identifiable information we have collected from children or minors under this Children’s Policy, please contact us at [privacy@daveramsey.com](mailto:privacy@daveramsey.com) or by calling **888.22.PEACE**.

## Your California Privacy Rights (California Residents)

California residents have the right to request once per calendar year a list of the companies with which we may share personal information for the third parties’ direct marketing purposes and a list of the categories of such personal information shared. California residents may make this request by e-mailing [privacy@daveramsey.com](mailto:privacy@daveramsey.com). Please include “California Privacy Rights Request” in the first line of the description and your California mailing or street address.

If you are a California resident, you also have the right to access, or to request that we delete, any Personal Information we have collected about you, and inquire about our collection, sale and disclosure of your Personal Information by calling us at **888.22.PEACE** or by e-mailing [privacy@daveramsey.com](mailto:privacy@daveramsey.com).

Your exercise of these rights will have no adverse effect on the price and quality of our services.

California residents may request further information about compliance with California law and to make a request under California law by e-mailing [privacy@daveramsey.com](mailto:privacy@daveramsey.com). Please include “California Privacy Rights Request” in the first line of the description and your California mailing or street address.

## Changes to the Privacy Policy

This Policy may be revised from time to time as we add new features and services, as laws change, and as industry privacy and security best practices evolve. When we revise the Policy, we will post the new Policy on this page and change the date located at the bottom of the Policy. We encourage you to return to this page periodically to check for any updates or changes. If we make any change to this Policy regarding use or disclosure of personal information, we will provide advance notice on the Sites. Small changes, or changes that do not significantly affect individual privacy interest, may be made at any time, and without prior notice.

## Contact

Please contact us if you have any questions or concerns about our Privacy Policy. You are welcome to call our Customer Care Center at **888.22.PEACE** between 8:30 a.m. and 5:30 p.m. CST to speak with a customer service representative. You may also contact us by e-mail at [privacy@daveramsey.com](mailto:privacy@daveramsey.com).

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