

**BLUE COAST FINANCIAL SERVICES, INC.**  
**8731 Pioneer Blvd. #107**  
**Santa Fe Springs, California 90670**  
**Phone: (833) 229-3100**  
**California Finance Lender's License # 60DBO-74450**

**WEB SITES PRIVACY POLICY**

**BLUE COAST FINANCIAL SERVICES, INC.**, a Delaware corporation, *doing business as* GetABetterTitleLoan.com and Blue Coast Cash ("Blue Coast" or "we" or "our"), owns and operates the websites located at GetABetterTitleLoan.com and BlueCoastFinancialServices.com (the "Sites").

**Privacy Policy**

This Privacy Policy discloses the privacy practices for the *Blue Coast* Sites and various related services (together referred to as the "Sites"). *Blue Coast* is committed to protecting your privacy online. Please read the information below to learn the following regarding your use of the Sites.

1. What information do we collect from you?
2. Where do we collect information from you and how do we use it?
3. With whom do we share your information?
4. How can you update, correct or delete your Personally Identifiable Information?
5. What are your choices regarding collection, use and distribution of your information?
6. What security precautions are in place to protect against the loss, misuse or alteration of your information?
7. Do we use "cookies"?
8. What should you know about privacy policies and data collection at any third party sites accessible from our site?
9. What else should you know about your privacy online?

You acknowledge that this Privacy Policy is part of our Sites' Terms of Use, and by accessing or using our Sites, you agree to be bound by all of their terms and conditions. If you do not agree to these terms, please do not access or use the Sites.

We reserve the right to change this Privacy Policy at any time. Such changes, modifications, additions or deletions shall be effective immediately upon notice thereof, which may be given by means including, but not limited to issuing an e-mail to the e-mail address listed by registered users and posting the revised Policy on this page. You acknowledge and agree that it is your responsibility to maintain a valid e-mail address as a registered user, review the Sites and this Policy periodically and to be aware of any modifications. Your continued use of the Sites after such modifications will constitute your: (a) acknowledgment of the modified Policy; and (b) agreement to abide and be bound by the modified Policy.

### 1. What information do we collect from you?

In order to better provide you with our numerous services, we collect two types of information about our users: Personally Identifiable Information and Non-Personally Identifiable Information. Our primary goal in collecting information from you is to provide you with a smooth, efficient, and customized experience while using our site.

**Personally Identifiable Information:** This refers to information that lets us know the specifics of who you are. When you engage in certain activities on the Sites, such as registering for a membership, ordering a product or service, submitting content and/or posting content in discussion forums or other public areas, filling out a survey, or sending us feedback, we may ask you to provide certain information about yourself by filling out and submitting an online form. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, we may ask that you provide us personal information, such as your first and last name, mailing address (including zip code), e-mail address, employer, job title and department, telephone and facsimile numbers, and other personal identifying information. Depending upon the activity, some of the information we ask you to provide is identified as mandatory and some as voluntary. If you do not provide the mandatory data with respect to a particular activity, you will not be able to engage in that activity.

**Non-Personally Identifiable Information:** This refers to information that does not by itself identify a specific individual. We gather certain information about you based upon where you visit on our site in several ways. This information is compiled and analyzed on both a personal and an aggregated basis. This information may include the Web site's Uniform Resource Locator ("URL") that you just came from, which URL you go to next, what browser you are using, and your Internet Protocol ("IP") address. An URL is the global address of documents and other resources on the World Wide Web. An IP address is an identifier for a computer or device on a Transmission Control Protocol/Internet Protocol ("TCP/IP") network, such as the World Wide Web. Networks like the Web use the TCP/IP protocol to route information based on the IP address of the destination. In other words, an IP address is a number that is automatically assigned to your computer whenever you are surfing the web, allowing web servers to locate and identify your computer. Computers require IP addresses in order for users to communicate on the Internet.

**2. Where do we collect information from you and how do we use it?**

We do not collect any Personally Identifiable Information about you unless you voluntarily provide it to us. You provide certain Personally Identifiable Information to us when you:

- (a) register for our services and register your e-mail address with us;
- (b) send e-mail messages, submit forms or transmit other information by telephone or letter; or
- (c) submit your credit card or other payment information when ordering and purchasing products and services on our site.

We may also collect information from you at other points on our Sites that state that such information is being collected.

In addition, we may also collect, or our third-party ad server and/or content server may collect, certain Non-Personally Identifiable Information. This information is ultimately stored in the form of store categories, and, in some cases, specific URLs. We use your IP address to diagnose problems with our servers, software, to administer our site and to gather demographic information. Our third-party ad servers will also provide us with summary, but not individual, reports that will tell us how many ads were presented and clicked upon at our site.

We will primarily use your Personally Identifiable Information to provide our services to you, as required by our agreements with you. We will also use Personally Identifiable Information to enhance the operation of our site, fill orders, improve our marketing and promotional efforts, statistically analyze site use, improve our product and service offerings, and customize our site’s content, layout, and services. We may use Personally Identifiable Information to deliver information to you and to contact you regarding administrative notices. We may also use Personally Identifiable Information to resolve disputes, troubleshoot problems and enforce our agreements with you, including our Site Terms of Use, Sales Terms and Conditions, and this Privacy Policy.

**3. With whom do we share your information?**

We do not sell, trade, or rent your Personally Identifiable Information to others. We do provide some of our services through contractual arrangements with affiliates, services providers, partners and other third parties. We and our service partners use your Personally Identifiable Information to operate our Sites and to deliver their services. For example, we must release your credit card information to the card-issuing bank to confirm payment for products and services purchased on the Sites; release your address information to the delivery service to deliver products that you ordered; and provide order information to third parties that help us provide customer service.

We will encourage our service partners to adopt and post privacy policies. However, the use of your Personally Identifiable Information by our service partners is governed by the privacy policies of those service partners, and is not subject to our control.

Occasionally we may be required by law enforcement or judicial authorities to provide Personally Identifiable Information to the appropriate governmental authorities. We will disclose Personally Identifiable Information upon receipt of a court order, subpoena, or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.

We may also provide Non-Personally Identifiable Information about our customers' sales, traffic patterns, and related site information to third party advertisers, but these statistics do not include any Personally Identifiable Information.

#### **4. How can you update or correct your Personally Identifiable Information?**

We believe you should have the ability to access and edit the Personally Identifiable Information that you have provided to us. You may change any of your Personally Identifiable Information in your account online at any time by linking to your account in accordance with instructions posted elsewhere on the Sites. You may also access and correct your personal information and privacy preferences by writing us at:

BLUE COAST FINANCIAL SERVICES, INC.  
8731 Pioneer Blvd. #107  
Santa Fe Springs, California 90670

Please include your name, address, and/or e-mail address when you contact us.

We encourage you to promptly update your Personally Identifiable Information if it changes. You may ask to have the information on your account deleted or removed; however, because we keep track of past transactions, you cannot delete information associated with past transactions on the Sites. In addition, it may be impossible to completely delete your information without some residual information because of backups.

#### **5. What are your choices regarding collection, use, and distribution of your information?**

We may, from time to time, send you e-mail regarding our products and services. In addition, if you indicated upon registration that you are interested in receiving offers or information from us and our partners, we may occasionally send you direct mail about products and services that we feel may be of interest to you. Only *Blue Coast* (or agents working on behalf of *Blue Coast* and

4 of 7

Borrower's Initials \_\_\_\_\_ Co-Borrower's Initials \_\_\_\_\_

under confidentiality agreements) will send you these direct mailings and only if you indicated that you do not object to these offers. If you do not want to receive such mailings, simply tell us when you give us your personal information. Or, at any time you can easily edit your account information to no longer receive such offers and mailings.

You also have choices with respect to cookies, as described below. By modifying your browser preferences, you have the choice to accept all cookies, to be notified when a cookie is set, or to reject all cookies. If you choose to reject all cookies some parts of our site may not work properly in your case.

**6. What security precautions are in place to protect against the loss, misuse, or alteration of your information?**

At our Sites you can be assured that your Personally Identifiable Information is secure, consistent with current industry standards. The importance of security for all Personally Identifiable Information associated with our user is of utmost concern to us. Your Personally Identifiable Information is protected in several ways. In addition, your Personally Identifiable Information resides on a secure server that only selected *Blue Coast* personnel and contractors have access to via password. We encrypt your Personally Identifiable Information and thereby prevent unauthorized parties from viewing such information when it is transmitted to us.

Personal information that you provide that is not Personally Identifiable Information also resides on a secure server and is only accessible via password. Since this information is not accessible from outside of *Blue Coast*, you will not be asked to select a password in order to view or modify such information.

In order to most efficiently serve you, credit card transactions and order fulfillment are handled by established third party banking, processing agents and distribution institutions. They receive the information needed to verify and authorize your credit card or other payment information and to process and ship your order.

Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your Personally Identifiable Information, you acknowledge that: (a) there are security and privacy limitations of the Internet which are beyond our control; (b) the security, integrity and privacy of any and all information and data exchanged between you and us through the Sites cannot be guaranteed; and (c) any such information and data may be viewed or tampered with in transit by a third party.

**7. Do we use “cookies”?**

When you use our Sites, we will store cookies on your computer in order to facilitate and customize your use of our Sites. A cookie is a small data text file, which a Web site stores on your computer's hard drive (if your Web browser permits) that can later be retrieved to identify you to us. Our cookies store randomly assigned user identification numbers, the country where you are located, and your first name to welcome you back to our Sites. The cookies make your use of the Sites easier, make the Sites run more smoothly and help us to maintain a secure Sites. You are always free to decline our cookies if your browser permits, but some parts of our site may not work properly in that case.

We may use an outside ad serving company to display banner advertisements on our Sites. As part of their service, they will place a separate cookie on your computer. We will not provide any third-party ad server with any of your Personally Identifiable Information or information about your purchases. We and our third party ad server will collect and use Non-Personally Identifiable Information about you, such as your IP address, browser type, the server your computer is logged onto, the area code and zip code associated with your server and whether you responded to a particular ad. Other advertisers may also place banner ads on our site in the same manner as above, but we will not disclose any Personally Identifiable Information to them.

**8. What should you know about privacy policies and data collection at any third party sites accessible from our site?**

Except as otherwise discussed in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you. Other sites accessible through our site have their own privacy policies and data collection, use and disclosure practices. Please consult each site's privacy policy. We are not responsible for the policies or practices of third parties. Additionally, other companies which place advertising on our site may collect information about you when you view or click on their advertising through the use of cookies. We cannot control this collection of information. You should contact these advertisers directly if you have any questions about their use of the information that they collect.

**9. What else should you know about your privacy online?**

You must be at least 18 years old to have our permission to use the Sites. Our policy is that we do not knowingly collect, use or disclose Personally Identifiable Information about visitors that are under 18 years of age.

You should also be aware that when Personally Identifiable Information is voluntarily disclosed (i.e. your name, e-mail address, etc.) in the discussion forums or other public areas on the Sites, that information, along with any information disclosed in your communication, can be collected and used by third parties and may result in unsolicited messages from third parties. Such activities are beyond our control and this Policy does not apply to such information. Any submissions to chat rooms or other public areas on the Sites are accepted with the understanding that they are

accessible to all third parties. If you do not want your comments to be viewed by third parties, you are advised not to make any submissions. Please be careful and responsible whenever you're online.

If you have any questions about this Privacy Policy, the practices of the Sites, or your dealings with the Sites, please contact us by sending a letter to:

**Attn: Privacy Compliance Officer  
BLUE COAST FINANCIAL SERVICES, INC.  
8731 Pioneer Blvd. #107  
Santa Fe Springs, California 90670**

You may also contact us by e-mail at [servicing@bluecoastfinancialservices.com](mailto:servicing@bluecoastfinancialservices.com).

### **FINANCIAL PRIVACY POLICIES**

The federal Privacy Policy and State of California Privacy Policy are incorporated herein by reference:

1. Privacy Policy notice pursuant to FEDERAL LAW (GRAMM-LEACH-BLILEY ACT).
2. Privacy notice pursuant to CALIFORNIA LAW (CALIFORNIA FINANCIAL INFORMATION PRIVACY ACT)

(Collectively, the "FINANCIAL PRIVACY POLICIES")

ANY INCONSISTENCIES BETWEEN THE WEB SITES PRIVACY POLICY STATED ABOVE AND THE FINANCIAL PRIVACY POLICIES LINKED ABOVE SHALL BE RESOLVED IN FAVOR OF THE FINANCIAL PRIVACY POLICIES.