

Last Updated: September 3rd, 2020

# Privacy Policy

## 1. Introduction.

Immediate Solutions, Inc. and our parent companies, subsidiaries, and affiliates (collectively, “our” “us”, and “we”) respect your privacy and are committed to protecting it through our compliance with this privacy policy (“**Privacy Policy**”).

This Privacy Policy describes the types of information we may collect from you, the user, (“**you**” and “**your**”) or that you may provide when you visit or use: (a) our website (www.joinimmediate.com); (b) mobile application, “Immediate” or “ImmediatePay”; (c) our services provided by our website and mobile application; and any affiliated third party websites that may contain a link to this Privacy Policy, including, without limitation, any pages, facilities, services, or capabilities accessible on or by any top-level domain owned by us or any subsite, subdomain, subdirectory, virtual site, or virtual directory thereof (collectively, the “**Site**”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This Privacy Policy applies to information we collect:

- on or through the Site;
- in email, text, and other electronic messages between you and any Site or us;
- when you interact with our advertising and applications on third party websites and services, if those applications or advertising include links to this Privacy Policy;
- from your employer when you use our services; and
- from the payroll and time tracking used by your employer;

This Privacy Policy does not apply to information collected by:

- us offline or through any other means, including on any other website operated by us or any third party (including our affiliates and subsidiaries) that does not link to this Privacy Policy; and
- any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Site.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, including our use and disclosure of your Personal Information, please do not use our Site and do not

provide us with any of your information. By accessing or using the Site, you agree to the terms of this Privacy Policy and consent to our privacy practices described in this Privacy Policy, including our use and disclosure of your Personal Information as described below. This Privacy Policy may change from time to time as described in Section 2 below. Your continued use of the Site after we make changes is deemed and treated as your acceptance of those changes, so please check the Privacy Policy periodically for updates.

Please note that we are located in the United States and any information you provide to us may be stored in the United States. We do not advertise, direct, sell, or provide our services to residents in the European Union. If you are visiting a Site from the European Union or other regions with laws governing data collection and use that may differ from U.S. law, please note that you are transferring information about you, including Personal Information, to a country and jurisdiction that does not have the same data protection laws as the European Union, and you consent to the transfer of information about you, including your Personal Information, to the U.S.; and the use and disclosure of information about you, including your Personal Information, as described in this Privacy Policy.

## **2. Changes To Our Privacy Policy.**

It is our policy to post any changes we make to our Privacy Policy on this page with a notice that the Privacy Policy has been updated on the Site home page. If we make material changes to how we treat our users' Personal Information, we will notify you by email to the email address specified in your account and/or through a notice on the Site home page. The date the Privacy Policy was last revised is identified at the top of this webpage as the "Last Updated" date. When you use any Site after any revisions or modifications to this Privacy Policy, you agree to and accept the revisions and modifications. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Site and this Privacy Policy to check for any changes.

## **3. Contact Information.**

To ask questions or comment about this Privacy Policy and our privacy practices, contact us at:

Immediate Solutions, Inc

1500 1st Avenue North

Unit 28

Birmingham, AL 35203

[info@joinimmediate.com](mailto:info@joinimmediate.com)

## **4. Children Under The Age Of 18.**

Our Site is not intended for children under 18 years of age. No one under age 18 may provide any information to any Site. We do not knowingly collect information from children under 18 and do not direct our Site for use by individuals under the age of 18. If you are under 18, do not use or provide any information on the Site or on or through any of its features/register, make any purchases through the Site, use any of the interactive or public comment features of the Site or

provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received Personal Information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us at via one of the methods set forth in Section 3 and we will promptly remove the information.

## **5. Information We Collect About You And How We Collect It.**

We collect several types of information from and about users of our Site, including information:

- by which you may be personally identified, such as your name, postal address, e-mail address, telephone number, social security number, bank account number, credit or debit card number, user name, IP address, Federal employment identification number (FEIN), or any other employee identification number (“**Personal Information**”);
- that is about you but individually does not identify you, such as employer name, business name, and business address; and/or
- about your internet connection, the equipment you use to access our Site and usage details.

We collect this information:

- directly from you when you provide it to us;
- automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies; and
- from third parties, for example, your employer when you register for and use our services.

**5.1 Information You Provide To Us.** The information we collect, including Personal Information, on or through our Site may include:

- Information that you provide by filling in forms on our Site. This includes information provided at the time of registering to use our Site, subscribing or purchasing services or products we offer, or requesting further services. We may also ask you for information when you report a problem with our Site or ask us a question.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our Site and of the fulfillment of your orders. You are required to provide financial information before placing an order through our Site.
- Your search queries on the Site.

While it is your choice whether to provide the requested information or not, we cannot provide certain services you may request if you do not provide the requested information.

**5.2 Information We Collect Through Automatic Data Collection Technologies And Do-Not-Track Signals.** As you navigate through and interact with our Site, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- **Usage Details.** Details of your visits to our Site, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Site.
- **Device Information.** We may collect information about your computer or mobile device and internet connection, including the device's unique device identifier, IP address, operating system, browser type, mobile network information, and the device's telephone number.
- **Stored Information and Files.** The Site also may access metadata and other information associated with other files stored on your device such as cookies.
- **Location Information.** The Site does not collect real-time information about the location of your device.

We also may use these technologies to collect information about your online activities over time and across third party websites or other online services (behavioral tracking). See Section 9 below about your choices regarding how to opt out of behavioral tracking.

Do-Not-Track is a public-private initiative, <http://www.w3.org/2011/tracking-protection/>, that has developed a technical "flag" or signal that an end-user may be able to activate within their browser software to notify websites that they do not wish to be "tracked" by third parties as defined by the initiative. The initiative, however, has not reached a consensus as to exactly what technical or other actions those parties receiving the signal should take. As a result, Do-Not-Track has not yet been standardized and most websites, including us and our Site, do not alter their behavior or change their services when their websites receive a "do-not-track" flag or signal.

The information we collect automatically may include Personal Information, and we may maintain it or associate it with Personal Information we collect in other ways or receive from third parties. It helps us to improve our Site and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Site according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Site.

The technologies we use for this automatic data collection may include:

- **Cookies (Or Browser Cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Site.
- **Flash Cookies.** Certain features of our Site may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our Site. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, see Section 9 about your choices regarding how we use and disclose your information.
- **Web Beacons.** Pages of our Site and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

## **6. Third Party Use of Cookies and Other Tracking Technologies.**

Some content or applications, including advertisements, on the Site are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Site. The information they collect may be associated with your Personal Information or they may collect information, including Personal Information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see Section 9 below about your choices regarding interest based advertising.

## **7. How We Use Your Information.**

We use information that we collect about you or that you provide to us, including any Personal Information:

- To present our Site and its contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To provide you with notices about your account.

- To carry out our obligations, including contractual obligations, and enforce our rights arising from any contracts entered into between you and us, including for billing and collection and to enforce our Terms of Use.
- To notify you about changes to our Site or any products or services we offer or provide through it.
- In any other way we may describe when you provide the information.
- As set forth in a separate agreement between you and us.
- To improve the Site by solving technical problems, to calculate overall usage statistics, for internal marketing and promotional purposes, and for service development and content improvement.
- To maintain the security and integrity of the Site and our IT systems.
- For any other purpose with your consent.

We may also use your information to contact you about our own and third parties' goods and services that may be of interest to you. If you do not want us to use your information in this way, please check the relevant box located on the form on which we collect your data (the order form/registration form)/adjust your user preferences in your account profile. If you wish to stop receiving certain emails, please click the "unsubscribe" link at the bottom of the email or notify us by email at [info@joinimmediate.com](mailto:info@joinimmediate.com). For more information, see Section 9 about your choices regarding how we use and disclose your information.

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your Personal Information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

We will retain your Personal Information for as long as necessary to fulfill the purpose(s) for which it was collected and to comply with applicable laws, and your consent to such purpose(s) remains valid during such time. When Personal Information is no longer needed or legally required, it will be permanently deleted or de-identified so that it can no longer be associated with a specific individual.

## **8. Disclosure Of Your Information.**

We may disclose aggregated, non-personally identifiable information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Information that we collect or you provide to us as described in this Privacy Policy:

- To our parent companies, subsidiaries, and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep Personal Information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets,

whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by us about our Site users is among the assets transferred.

- To third parties to market their products or services to you if you have consented to/not opted out of these disclosures. We contractually require these third parties to keep Personal Information confidential and use it only for the purposes for which we disclose it to them. For more information, see Section 9 about your choices regarding how we use and disclose your information.
- To fulfill the purpose for which you provide it. For example, if you enroll in our services to receive monetary amounts you have already earned early from your employer, we will disclose information about your transaction to your employer and its applicable payroll company (if it has one).
- As set forth in any separate agreement between you and us.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your Personal Information:

- To comply with any court order, law, or legal process, including responding to any government, law enforcement, or regulatory request.
- To enforce or apply our terms of use [www.joinimmediate.com/terms-of-service](http://www.joinimmediate.com/terms-of-service) (“**Terms of Use**”), other agreements, and any other documents included or referenced therein (all of which are incorporated into and made a part of this Privacy Policy by this reference).
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of our customers, other users, service providers, others, or us. This includes exchanging information with other companies and organizations for the purposes of fraud protection.

## **9. Your Choices About How We Use And Disclose Your Information.**

We strive to provide you with choices regarding the Personal Information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe’s website. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- **Disclosure of Your Information for Third Party Advertising.** If you do not want us to share your Personal Information with unaffiliated or non-agent third parties for promotional purposes, you can opt-out by checking the relevant box located on the form on which we collect your data (the order form/registration form). You can also

always opt-out by logging into the Site and adjusting your user preferences in your account profile by checking or unchecking the relevant boxes or by sending us an email stating your request to [info@joinimmediate.com](mailto:info@joinimmediate.com).

- **Promotional Offers from us.** If you do not wish to have your email address/contact information used by us to promote our own or third parties' products or services, you can opt-out by checking the relevant box located on the form on which we collect your data (the order form/registration form) or at any other time by logging into the Site and adjusting your user preferences in your account profile by checking or unchecking the relevant boxes or by sending us an email stating your request to [info@joinimmediate.com](mailto:info@joinimmediate.com). If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions. This opt out does not apply to information provided to us as a result of a product purchase, warranty registration, product service experience or other transactions.
- **Targeted Advertising.** If you do not want us to use information that we collect or that you provide to us to deliver advertisements according to our advertisers' target-audience preferences, you can opt-out by changing your account preference in your account profile in the application. For this opt-out to function, you must have your browser set to accept browser cookies.

We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's website, available here: <http://optout.networkadvertising.org/?c=1#!/>.

## 10. Accessing And Correcting Your Information.

You can review and change your Personal Information by logging into the Site and visiting your account profile page.

You may also send us an email at [support@joinimmediate.com](mailto:support@joinimmediate.com) to request access to, correct or delete any Personal Information that you have provided to us. We cannot delete your Personal Information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

## 11. Your California Privacy Rights.

This section is required under California law. California residents are entitled to information about our practices regarding the sale of Personal Information. We do not sell your Personal Information. If at any time we begin selling Personal Information, we will update this Privacy Policy.



California Civil Code Section § 1798.83 permits users of our Website that are California residents to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes.

California residents may also request, after we have verified your identity, (i) the Personally Identifiable Information we have collected about you, (ii) the categories of Personally Identifiable Information we have collected from you and that we share for our business purposes, (iii) the third parties with who we share your Personally Identifiable Information, (iv) our commercial purpose for collecting the Personally Identifiable Information, and (v) the categories of sources from which we collected your Personally Identifiable Information. California residents may request, free of any charge (unless we are allowed by law to charge a fee), the Personally Identifiable Information we have collected from you through your account with us or, if you do not have an account with us, electronically or by mail at your option. Please note that California law prohibits us from discriminating against you if you exercise your rights under this Section.

You may also request that we and our service providers delete your Personally Identifiable Information, provided that we are not required by California law to delete your Personally Identifiable Information under certain situations, such as: (a) your Personally Identifiable Information is necessary for us to provide you with goods or services you have requested or we reasonably anticipate you to request (for example, an on-going monthly subscription you have not cancelled) or as necessary to perform a contract between you and us, (b) your Personally Identifiable Information is necessary for us to protect against malicious or illegal activity, (c) your Personally Identifiable Information is necessary for us to identify and repair errors with our existing functionalities, (d) we use your Personally Identifiable information solely for internal uses that are reasonably aligned with your expectations based on your relationship with us, (e) your Personally Identifiable Information is necessary for us to comply with a legal obligation, or (f) we otherwise use your Personally Identifiable Information lawfully and in a manner that is compatible with the context in which you provided your Personally Identifiable Information.

To make a request the information we have described in this Section or make any other requests under this Section, please see Section 3 about how to contact us.

## **12. Data Security.**

We have implemented measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Any payment transactions and bank information will be encrypted using SSL technology.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure and can potentially be intercepted or incorrectly routed. Although we do our best to protect your Personal Information, we cannot guarantee the security of your Personal Information transmitted to our

Site. Any transmission of Personal Information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on any Site. Please consider this before submitting any information to us or through the Site.

### **13. Payment Processing And Data Security.**

We do not receive or distribute funds directly from or to you when you utilize the Site to purchase our services or products. We utilize a third party billing and payment processing gateway, provided by Prepaid Technologies, Inc, who provides the infrastructure and security necessary to provide secure transmission of your credit card or bank account transaction data. Prepaid Technologies, Inc's terms of service are available at <https://www.in-prepaid.com/terms-the-payment-card/> and its privacy policy is available at <https://www.in-prepaid.com/wp-content/uploads/privacy-policy.pdf>, which are incorporated by reference herein. We can only accept credit cards for processing through our secured payment-processing gateway. Although we do not control the security environment for them and cannot make any guarantees regarding the secure processing of your credit card transaction data, we want to inform you that our credit card processor is compliant with the Payment Card Industry Data Security Standard (“**PCI DSS**”) as a Level 1 service provider. We require that our credit card processors are compliant with PCI DSS. PCI DSS is the bankcard industry's stringent security standard. Examples of our credit card processor's security measures include: physical, electronic, and procedural safeguards; sophisticated security monitoring tools; documented security policies; use of strong encryption for transmissions of order information to and from our customers; restricting access to personal information; and periodic security audits by third party security experts.

### **14. Social Media.**

Any information, communications, or material of any type or nature that you submit to us through a third party website including, but not limited to, any of our Site or accounts contained on a social media platform or website such as Facebook, Instagram, LinkedIn, or Twitter, whether by e-mail, posting, messaging, uploading, downloading, or otherwise (collectively, a “**Submission**”), is done at your own risk and without any expectation of privacy. By visiting any Site that is contained on a social media platform and/or website, you are representing and warranting to us that you have reviewed the applicable social media platform's or website's privacy policy and terms of use and that you will abide by all such provisions contained therein. We cannot control the actions of the providers or the other users of any social media platform or website and we are therefore not responsible for any content or Submissions contained on such websites or platforms. We do not guarantee the privacy and safety of these areas. We encourage you to be wary of providing any of your personal information in such public forums. The information you submit can be collected and used by people you do not know. Again, your use of these features and your Submissions are fully at your own risk.

## **15. Monitoring And Enforcement.**

We have implemented various measures to monitor compliance with and enforce the elements in this Privacy Policy; however, we expressly disclaim the obligation to monitor such compliance. If you have a privacy related inquiry, complaint or dispute, please contact us at the postal address, telephone number, or e-mail listed in Section 3 of this Privacy Policy.