

Privacy Policy

Last Updated January 18, 2019

This policy explains the privacy practices of Elderly or Disabled Living. By using our site, you agree to this policy.

FACTS	WHAT DO WE DO WITH YOUR PERSONAL INFORMATION?
Why?	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.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include, but is not limited to:</p> <ol style="list-style-type: none"> 1. Social Security number 2. Credit history 3. Employment and income information 4. Banking account information 5. Contact information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	Companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Do We Share?	Can You Limit This Sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non affiliates to market to you	No	We do not share

What We Do	
How do we protect your personal information?	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.
How do we collect your personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Create an account • Request a loan • Subscribe to our newsletter • Provide information on our form <p>We may also obtain information about you from third parties, including credit reports, information about your home, and demographic information.</p>
Why can't you limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies with whom we have a formal business relationship
Non Affiliates	Companies not related by common ownership and control, and with which we does not have a formal business relationship
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you

Other Important Information	
GLB Act	In order to comply with the Gramm-Leach-Bliley Act, 15 U.S.C. 6802, this Privacy Policy will serve as the start of your customer relationship with us and it shall serve as the annual "privacy notice" as stated in the GLB Act. The Website may include links to third party sites. We are not responsible for the practices and policies of third party sites and we encourage customers to take heed of third

	<p>party sites and fully read their policies if they collect PII.</p> <p>This privacy policy replaces any privacy policy previously delivered to you or appearing on the website, any transaction agreement, or any other document previously delivered to you. The terms of this privacy policy shall control until revised.</p>
<p>For California Residents</p>	<p>On September 27, 2013, A.B. 370 was signed into law, amending the California Online Privacy Protection Act to require operators of commercial websites like ours to disclose: (1) How we respond to “Do Not Track” signals; and (2) Whether third parties collect personally identifiable information (PII) about users when they visit us.</p> <p>We do not engage in the collection of personally identifiable information (PII) about an individual consumer’s online activities over time and across third-party Web sites or online services. We do not honor “do not track” signals. Users who chose to use “do not track” signals will still have access to the service. We do not permit third parties to collect PII about an individual consumer’s online activities over time and across different Websites when a consumer uses the service.</p>
<p>Privacy Permissions</p>	<p>By submitting your contact information and other information you are granting us, and our affiliated sites and vendors, permission to contact you via phone, mail, email or direct mail. We treat information about our former customers the same way in which we treat current customer information. If you do not wish to be contacted, please contact Elderly or Disabled Living using the contact information provided in the “Questions” section below.</p>
<p>Patriot Act</p>	<p>Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities. While we are not a financial institution, lenders we work with are financial institutions. What this means to you: when you submit information to us, we will ask for your name, physical address, mailing address, date of birth, and other information that will allow us to identify you. This information will be passed on to the lender that you are connected with.</p>
<p>Cookies</p>	<p>A cookie is a file which contains data that is stored on a visitor’s hard drive. This data includes information about the visitor. A visitor has the option to reject a cookie and they still will be able to access our Website, however, the user may not have access to certain sections of our Website if cookies are disabled. The purpose of using cookies is to allow us to track the intent of our visitors and enhance visitor experience while using our Website. All cookies, including session cookies and persistent cookies, served on the Website are tied to PII that you provide. Our affiliates and partners may use cookies on our</p>

	Website, however, we cannot control or access cookies set by third parties.
Additional Sharing	<p>We cannot guarantee that all of your PII will not be disclosed in ways not covered in this Privacy Policy. There may be circumstances in which the disclosure of your information happens as result of unlawful interception or transmission to a third party.</p> <p>Also, a legal situation may occur in which the disclosure of your PII or other information is required.</p> <p>Additionally, as we develop and grow, we may choose to buy additional businesses or assets, including customer information. In the event that we or one or more of our assets are acquiring, customer information may be one of the assets sold.</p>

Questions?	<p>For questions, or to limit sharing, please contact us:</p> <p>Elderly or Disabled Living</p> <p>PHONE: 817576-2584</p> <p>EMAIL: info@elderlyordisabledliving.com</p> <p>PHYSICAL ADDRESS Elderly or Disabled Living 8245 Irish Dr North Richland Hills TX, 76180</p>
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