

Privacy Policy

TFA PRIVACY POLICY – A COMMITMENT TO YOUR PRIVACY

This site is owned and operated by TFA. Your privacy on the Internet is of the utmost importance to us. At TFA, we want to make your experience online satisfying and safe.

Because we gather certain types of information about our users, we feel you should fully understand our policy and the terms and conditions surrounding the capture and use of that information. This privacy statement discloses what information we gather and how we use it.

INFORMATION TFA GATHERS AND TRACKS

TFA gathers two types of information about users:

- 1) Information that users provide through optional, voluntary submissions. These are voluntary submissions to participate in our blogging site, to participate in our message boards or forums, or to gain additional information about our products and services.
- 2) Information TFA gathers through aggregated tracking information derived mainly by tallying page views throughout our sites. This information allows us to better tailor our content to readers' needs and to help our Marketing Division better understand the demographics of our audience. Because TFA derives its revenue mainly from the sales of its service packages your personal information will never be given to a third party unless the third party is a direct affiliate of TFA and part of the processing team.

TFA Gathers User Information In The Following Processes:

Optional Voluntary Information

We offer the following free services, which require some type of voluntary submission of personal information by users:

Blogging

Users of the site's blogging platform must register separately for these services (free of charge) in order to post blogs, although they needn't register to visit the site. During registration the user is required to choose a username, create a password, add an email address, agree to the Terms of Service, and choose whether they want a blogging website or just a user account.

Electronic newsletters policy

We may offer a free electronic newsletter to users now or in the near future. TFA gathers the email addresses of users themselves from this mailing list by following the link provided in every newsletter that who voluntarily open an account (i.e. a blog or username). Users may remove points users to the subscription management page. Users can also subscribe to the newsletters with any customer service representative or by emailing TFA at info@thefinancingagency.com.

Surveys

TFA may occasionally conduct user surveys to better target our content to our audience. We sometimes share the aggregated demographic information in these surveys with our affiliated partners. We never share any of this information about specific individuals with any third party.

Children

Consistent with the Federal Children's Online Privacy Protection Act of 1998 (COPPA), we will never knowingly request personally identifiable information from anyone under the age of 13 without requesting parental consent.

Usage tracking TFA tracks user traffic patterns throughout all of our sites. However, we do not correlate this information with data about individual users. TFA does break down overall usage statistics according to a user's domain name, browser type, and MIME type by reading this information from the browser string (information contained in every user's browser).

TFA uses tracking information to determine which areas of our sites users like and don't like based on traffic to those areas. We do not track what individual users read, but rather how well each page performs overall. This helps us continue to build a better service for you.

Cookies

We may place a text file called a "cookie" in the browser files of your computer. The cookie itself does not contain Personal Information although it will enable us to relate your use of this site to information that you have specifically and knowingly provided. But the only personal information a cookie can contain is information you supply yourself. A cookie can't read data off your hard disk or read cookie files created by other sites. TFA uses cookies to track user traffic patterns (as described above). Our advertising system delivers a one-time cookie to better track ad impressions and click rates. You can refuse cookies by turning them off in your browser. If you've set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You do not need to have cookies turned on to use this site. However, you do need cookies to participate actively in message boards, forums, polling and surveys.

USE OF INFORMATION

TFA uses any information voluntarily given by our users to enhance their experience in our network of sites, whether to provide interactive or personalized elements on the sites or to better prepare future content based on the interests of our users.

As stated above, we use information that users voluntarily provide in order to send out electronic newsletters and to enable users to participate in surveys, and blogs. We may send out newsletters to subscribers on a regular schedule, and occasionally send out special editions when we think subscribers might be particularly interested in something we are doing. TFA never shares newsletter mailing lists with any third parties, including advertisers, sponsors or partners.

When we use tracking information to determine which areas of our sites users like and don't like based on traffic to those areas. We do not track what individual users read, but rather how well each page performs overall. This helps us continue to build a better service for you. We track search terms entered in Search function as one of many measures of what interests our users. But we don't track which terms a particular user enters.

TFA creates aggregate reports on user demographics and traffic patterns for our own internal use. We will not disclose any information about any individual user except to comply with applicable law or valid legal process or to protect the personal safety of our users or the public.

SHARING OF THE INFORMATION

TFA uses the above-described information to tailor our content to suit your needs and help us understand the demographics of our clients. This is essential to keeping our service free. We will not share information about individual users with any third party, except to comply with applicable law or valid legal process or to protect the personal safety of our users or the public.

SECURITY

TFA operates secure data networks protected by industry standard firewall and password protection systems. Our security and privacy policies are periodically reviewed and enhanced as necessary and only authorized individuals have access to the information provided by our customers.

OPT-OUT POLICY

We give users options wherever necessary and practical. Such choices include:

Opting not to register to receive our electronic newsletters.

Opting not to participate in certain interactive areas such as the blog site, however opting out does not change the collection of personal data. The personal data collected is necessary in order to make any payouts.

YOUR CONSENT

By using this site, you consent to the collection and use of this information by TFA. If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.

Advertisement Disclosure [link as PDF or pop up]

The Financing Agency | Advertisement Disclosure (last updated January 13, 2019):

Advertised Terms and Information

- The information and disclosures above relate to advertised terms made by or through TFA or its partners.
- Interest rates and terms are from a lender or lenders with whom TFA may match you and that offer the particular product. The disclosures are current as of the date indicated.
- TFA is not a lender in any transaction and does not make loans, loan commitments or lock-rates. All credit decisions, including loan approval and the conditional rates and

terms you are offered, are the responsibility of the participating lenders and will vary based upon your loan request, your particular financial situation, and criteria determined by the lenders to whom you are matched. Not all consumers will qualify for the advertised rates and terms.

- You may not be matched with the lender making a particular conditional loan offer, and TFA does not guarantee that any lender will make you a conditional loan offer. TFA arranges for multiple conditional loan offers through its network of nonaffiliated lenders.
- FICO score means the FICO credit score report that a lender receives from a consumer reporting agency.
- TFA may request a credit report obtained by means of a soft credit inquiry. This report is only furnished with the consent of the consumer and is used to determine financial product pre-qualification. TFA may share this furnished consumer credit report with its direct lenders only for means of pre-qualification.

TFA is an affiliate marketing firm and the company, its associated agents, and staff may make a commission off of any financial product or service purchased from its associated lender(s).

Telephone Consumer Protection Act (TCPA) has undergone changes as of October 16, 2013. Marketers are required to obtain your consent to receive phone calls by automatic dialers and/or to receive pre-recorded messages. While TFA does not utilize such mechanisms at this time to contact leads, some of our Lenders/Partners may utilize such technology to communicate with you regarding your inquiry. TFA does utilize automatic dialer and/or pre-rerecorded messages to communicate with its affiliates, lenders, and agents.

By providing a phone number, you are giving express consent to receive return phone calls from TFA, its Network Lenders, and/or partners who may contact you at the number(s) you provide. In addition, you are agreeing to receive calls and messages from automated dialing systems and/or by pre-recorded message, and text message(s) (where applicable) at the number(s) you provided. Normal cell phone charges may apply if you provide a cellular number. You may also elect to receive return calls by manually dialed process, email, or other preferred method of contact.

Using the TFA's Prequalification Offers Product does not guarantee consumers will get an advance, loan, line of credit, rollover, SBA 7(a)/504(b), or any other financial product presently offered by TFA and/or its Lenders. Rather, a prequalification is a lender's estimate of how much you could be eligible to borrow based on information you supply directly to the lender. TFA offers this service for free and you may obtain multiple prequalification letters from lenders so you can shop for the right financial program for you.

The pre-qualification you receive is based upon preliminary unverified information, which although deemed to be reliable, is not guaranteed to be correct. A final decision cannot be made until a complete application and supporting documentation is received and verified by the lender. Your prequalification letter does not guarantee approval, nor is it an offer or commitment, it is merely a snapshot of what may be possible. Product and services may not be available in all states.

While there are numerous factors that can impact an individual's credit score, your personal score page provides you with six factors that may be impacting your overall credit score. It is these factors that create your VantageScore®:

Payment history – Have you consistently paid your accounts in a timely manner?

Utilization – How much of your total credit available are you currently using?

Balances – What is the total of your current and delinquent account balances?

Depth of credit – How long is your credit history and is there a varied mix of credit types?

Recent credit – How many recently opened credit accounts and credit inquiries do you have?

Available credit – What is the total amount of credit that you currently have access to?

VantageScore® is based primarily on a 24-month review of your credit report. Your credit report has information – such as your history of payment punctuality, the total amount of your available credit, the total amount and type of debt you have, the number of open and active accounts, and the longevity of your relationships with creditors all of which impact your overall score. Your score may vary by bureau and that provided by FICO®.