



## **PRIVACY POLICY**

Last Update: 11/05/2024

Star Financial Services, Inc ("we," "our," or "us") values your privacy and is committed to protecting your personal information. This Privacy Policy describes how we collect, use, and share your information when you visit our website or interact with us through SMS messages. By using our website or opting in to SMS communications, you agree to the terms outlined in this policy.

## 1. Information We Collect

### a. Information You Provide

- Personal Information: When you interact with our website, register for an account, make a purchase, or sign up for SMS notifications, we may collect personal information, such as your name, email address, phone number, and payment information.
- SMS Opt-In Information: By providing your mobile number and opting in to receive SMS communications, you authorize us to send SMS text messages to the provided number in compliance with our SMS Terms.

### b. Information We Collect Automatically

- Website Usage Information: We may collect information about your interactions with our website, including IP address, browser type, device identifiers, pages viewed, links clicked, and other usage data.
- Cookies and Tracking Technologies: We use cookies, web beacons, and similar technologies to track your activity on our website and provide a more personalized experience.

## 2. How We Use Your Information

- To Process Transactions: We use your information to fulfill orders, process payments, and deliver products and services.
- To Provide Customer Support: We may use your information to respond to inquiries and offer support.
- To Send Promotional and Transactional SMS Messages: With your consent, we may use your mobile number to send SMS notifications, updates, and promotional offers. You may opt out at any time as described below.
- To Improve Our Services: We use your information to monitor and analyze trends, usage, and activities on our website.
- To Comply with Legal Obligations: We may use or disclose your information when required to comply with laws and regulations.

## 3. SMS Privacy Policy

### a. Consent

By providing your mobile number and opting in, you consent to receive SMS messages from us, which may include updates, promotions, or other service-related information. Message frequency may vary, and you can opt out at any time as described below.

### b. How to Opt-Out

To stop receiving SMS messages from us, reply "STOP" to any SMS message, or contact us at 800-742-1852. Upon receiving your request, we will remove you from our SMS distribution list. Please allow a 3 business days for processing.

### c. Data Rates and Fees

Standard message and data rates may apply based on your mobile carrier's rate plan. By opting in, you confirm that you are the authorized user of the mobile number provided.

#### **d. Information Sharing**

We do not share your phone number with third parties for their own marketing purposes without your consent. However, we may share it with our service providers who assist us in delivering SMS messages, provided they comply with strict data protection standards.

### **4. Information Sharing and Disclosure**

We may share your information as follows:

- With Service Providers: We share information with trusted service providers to help us provide, maintain, and improve our services.
- For Legal Compliance: We may disclose your information to comply with applicable laws or respond to valid legal requests.
- With Your Consent: We may share your information for other purposes if you consent to the disclosure.

### **5. Your Choices**

- Account Information: You may update, correct, or delete your account information by contacting us.
- Marketing Communications: You can opt out of receiving marketing communications, including SMS messages, as described above.
- Cookies: You can adjust your browser settings to refuse cookies, although this may affect your experience on our site.

### **6. Security**

We use technical and organizational measures to protect your personal information. However, no method of transmission over the Internet or electronic storage is 100% secure, and we cannot guarantee its absolute security.

### **7. Children's Privacy**

Our services are not intended for individuals under 18 years of age. We do not knowingly collect personal information from children under 18.

### **8. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices or for other operational, legal, or regulatory reasons. We encourage you to review this page periodically to stay informed about our practices.