



Privacy policy & legal notices

We take protecting your personal privacy extremely seriously. This document describes our policies and procedures on the collection, use, and disclosure of your information. These match the policies required by the ConsumerFinance.gov.

Information collected automatically

We collect and store only the following information about you:

- The name of the domain from which you access the site (more commonly called your [IP address](#));
- The date and time at which you access the site; and
- The address from which you linked directly to our site, if you arrived here by clicking a link on another website.

Personally identifying information

We will not obtain personally identifying information about you when you visit our site unless you voluntarily provide it. Information you might provide voluntarily includes your e-mail address, when you sign up for e-mail updates (when you sign up for e-mail updates), or any other personal information you include when you post a comment to our site.

Sharing information

We may share information you give us with contractors acting on our behalf to provide direct support of our business. In other limited circumstances, such as responses to requests from NainaMD and private individuals, we may be required by law to disclose information you submit. If you provide comments in response to a request for public comments, we may make your comments, as well as your identity, available to the public either in a publication or by posting that information on our website. We may give you more specific guidance at the point of collection regarding how your personal information may be used or disclosed.



Legal notices

For site management, information is collected for statistical purposes. Computer software programs are used to create summary statistics about visits to our websites which are used for such purposes as assessing what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas. In order to gather statistical information and to administer a customer satisfaction survey, the we may utilize session cookies which are used only for the duration of a session. No information subject to the Privacy Act, such as your name or address, is collected or used for this analysis.

No other attempts are made to identify individual users or their usage habits except in connection with authorized law enforcement investigations.

Generally, individuals are strongly discouraged from sending any personal information, like a Social Security number, to the site webmaster or to any Bureau e-mail address. It may be necessary to collect personally identifiable information (name, e-mail address, Social Security number, or other unique identifier), but only if specifically and knowingly provided by you. Personally identifiable information you provide will be used only for such other purposes as are described at the point of collection.

Site analytics and persistent cookies

We use the web metrics service Google Analytics to track traffic to our site. This tool lets us understand how visitors are arriving at and engaging with all parts of our website. It provides basic metrics such as visitors, page views, and visits, as well as more complex metrics like the web browsers being used by visitors and how long, on average, they stay on the site.

This data does not include any personally identifiable information. Traffic statistics are only reported to us anonymously and in the aggregate, and no information provided by Google Analytics is traceable to any specific individual.

In order for Google Analytics to work, this site uses ["persistent cookie" technology](#). ([Learn more about the cookies used by Google Analytics](#).) A persistent cookie is a small text file that this website places on your computer so that it can remember you when you show up again later—kind of like cookie crumbs! Most Internet browsers automatically accept persistent cookies. Although we think using persistent cookies creates a much better experience for you, this site will also work without them. If you don't want to accept cookies, you can edit your browser's options to stop accepting persistent cookies or to prompt you before accepting a cookie from the websites you visit. Check your browser help section for how to disable cookies.



Disclaimer of endorsement

The United States Government (including the Consumer Financial Protection Bureau) that regulates merchant services online does not endorse any commercial product, service, process, or enterprise. Links to other websites and references to any commercial product or enterprise are provided solely for the convenience of the user and do not constitute an endorsement or recommendation. We cannot assume any responsibility for the content or operation of other websites.

Disclaimer of liability

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External links and social media

This website includes links to external sites. Those websites do not necessarily operate under the same laws, regulations, and policies as ours. If you click a link to an outside website, such as Facebook, Twitter, YouTube, Flickr or other external site, you will leave this website and be subject to the privacy and security policies of the owners and sponsors of the outside website. We use third-party social media sites such as Facebook, Twitter, and YouTube as additional means of providing you with information and connecting you to the social network. You should familiarize yourself with the privacy policies of these third-party sites. Some of these sites may use persistent cookies in order to improve the service they provide to their users. Here are links to a few.

Copyright status

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