



Zoo City FINANCIAL

Privacy Policy

****Effective Date:**** July 26, 2024

Knight Jr Agency Inc DBA Zoo City Financial ("we," "us," "our") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website www.zoocityfinancial.com (the "Site"). Please read this Privacy Policy carefully. If you do not agree with the terms of this Privacy Policy, please do not access the Site.

****1. Information We Collect****

We may collect information about you in a variety of ways. The information we may collect on the Site includes:

****Personal Data****

Personally identifiable information, such as your name, shipping address, email address, and telephone number, and demographic information, such as your age, gender, hometown, and interests, that you voluntarily give to us when you register with the Site or when you choose to participate in various activities related to the Site, such as online chat and message boards.

****Derivative Data****

Information our servers automatically collect when you access the Site, such as your IP address, your browser type, your operating system, your access times, and the pages you have viewed directly before and after accessing the Site.

****Financial Data****

Financial information, such as data related to your payment method (e.g., valid credit card number, card brand, expiration date) that we may collect when you purchase, order, return, exchange, or request information about our services from the Site. [We store only very limited, if any, financial information that we collect. Otherwise, all financial information is stored by our payment processor, [name of payment processor], and you are encouraged to review their privacy policy and contact them directly for responses to your questions.]



Zoo City FINANCIAL

****2. Use of Your Information****

Having accurate information about you permits us to provide you with a smooth, efficient, and customized experience. Specifically, we may use information collected about you via the Site to:

- Create and manage your account.
- Process your transactions and send you related information, including purchase confirmations and invoices.
- Personalize your profile and use of the Site.
- Provide you with personalized service and customer support.
- Respond to your comments, questions, and requests and provide customer service via phone, email, text, or other contact methods.
- Send you email and SMS notifications regarding your requests.
- Send you a newsletter and other marketing communications.
- Monitor and analyze usage and trends to improve your experience with the Site.
- Prevent fraudulent transactions, monitor against theft, and protect against criminal activity.
- Perform other business activities as needed.

****3. Disclosure of Your Information****

We may share information we have collected about you in certain situations. Your information may be disclosed as follows:

****By Law or to Protect Rights****

If we believe the release of information about you is necessary to respond to legal process, to investigate or remedy potential violations of our policies, or to protect the rights, property, and safety of others, we may share your information as permitted or required by any applicable law, rule, or regulation.

****Third-Party Service Providers****

We may share your information with third parties that perform services for us or on our behalf, including payment processing, data analysis, email delivery, hosting services, customer service, and marketing assistance. We do not sell your personal information to third parties.



Zoo City FINANCIAL

****Marketing Communications****

With your consent, or with an opportunity for you to withdraw consent, we may share your information with third parties for marketing purposes, as permitted by law.

****Interactions with Other Users****

If you interact with other users of the Site, those users may see your name, profile photo, and descriptions of your activity, including sending invitations to other users, chatting with other users, liking posts, following blogs.

****4. Tracking Technologies****

****Cookies and Web Beacons****

We may use cookies, web beacons, tracking pixels, and other tracking technologies on the Site to help customize the Site and improve your experience. When you access the Site, your personal information is not collected through the use of tracking technology. Most browsers are set to accept cookies by default. You can remove or reject cookies, but be aware that such action could affect the availability and functionality of the Site.

****5. Third-Party Websites****

The Site may contain links to third-party websites and applications of interest, including advertisements and external services, that are not affiliated with us. Once you have used these links to leave the Site, any information you provide to these third parties is not covered by this Privacy Policy, and we cannot guarantee the safety and privacy of your information. Before visiting and providing any information to any third-party websites, you should inform yourself of the privacy policies and practices (if any) of the third party responsible for that website, and should take those steps necessary to, in your discretion, protect the privacy of your information. We are not responsible for the content or privacy and security practices and policies of any third parties, including other sites, services, or applications that may be linked to or from the Site.

****6. Security of Your Information****

We use administrative, technical, and physical security measures to help protect your personal information. While we have taken reasonable steps to secure the personal information you



Zoo City FINANCIAL

provide to us, please be aware that despite our efforts, no security measures are perfect or impenetrable, and no method of data transmission can be guaranteed against any interception or other type of misuse.

****7. Policy for Children****

We do not knowingly solicit information from or market to children under the age of 13. If we learn that we have collected personal information from a child under age 13 without verification of parental consent, we will delete that information as quickly as possible. If you believe we might have any information from or about a child under 13, please contact us at marchelle@zoocityfinancial.com.

****8. Controls for Do-Not-Track Features****

Most web browsers and some mobile operating systems include a Do-Not-Track ("DNT") feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. No uniform technology standard for recognizing and implementing DNT signals has been finalized. As such, we do not currently respond to DNT browser signals or any other mechanism that automatically communicates your choice not to be tracked online. If a standard for online tracking is adopted that we must follow in the future, we will inform you about that practice in a revised version of this Privacy Policy.

****9. Options Regarding Your Information****

****Emails and Communications****

If you no longer wish to receive correspondence, emails, or other communications from us, you may opt-out by:

- Noting your preferences at the time you register your account with the Site.
- Logging into your account settings and updating your preferences.
- Contacting us using the contact information provided below.

If you no longer wish to receive text messages, you may opt-out by replying "STOP" to any text message received.

****10. Liability****



Zoo City FINANCIAL

Knight Jr Agency Inc DBA Zoo City Financial strives to protect your personal information; however, no method of transmission over the internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security. By using our Site, you acknowledge that you understand and agree to assume these risks.

In no event shall Zoo City Financial be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of your use of the Site, including but not limited to loss of data or profits, arising out of or in connection with the use or performance of the Site or any information provided through the Site.

****11. Contact Us****

If you have questions or comments about this Privacy Policy, please contact us at:

Knight Jr Agency Inc DBA Zoo City Financial
Email: marchelle@zoocityfinancial.com