

Privacy Policy

Effective Date: January 1, 2020

Last Updated: October 20, 2022

At inVIVO creditSM, your privacy is very important to us. We respect the privacy of our contracted clients, our inquiring visitors, and our general visitors landing on our website. We do not collect personally identifying information without our client's permission. inVIVO credit does not share your personal information outside of the inVIVO financial family of companies (inVIVO financial, inVIVO credit, inVIVO tax, inVIVO realty, inVIVO insurance and inVIVO mortgage) for promotional use.

The purpose of this privacy policy is to provide you with a description of the types of information we collect about you when you visit inVIVOcredit.com (the "Web Site"), and how we use that information. By visiting or using the Web Site, you agree to the provisions of this privacy policy. If you do not agree to the terms of this policy, please do not use the Web Site.

This policy only applies to information collected while you are on this Web Site, owned and operated by inVIVO financial LLC, an Arizona corporation, (referred to herein as "inVIVO credit" or the "Company"):

inVIVO financial LLC
16211 North Scottsdale Road Suite A6A-289
Scottsdale, Arizona 85254
Tel: +1.855.518.6518

For more information on how the Web Site may redirect you to other websites, please see the Links and Redirection to Third Party Sites section below.

Our Security Procedures

inVIVO credit understands the importance of protecting and securing information, and using it appropriately. Access to information about you is restricted to the people of the Company who require it to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your data.

While there is no such thing as "flawless security" on the Internet, we will take all reasonable steps to insure the safety of your personal information. inVIVO credit safeguards the security of the data you send us with physical, electronic, and

managerial procedures. We urge you to take every precaution to protect your personal data when you are on the Internet. Change your passwords often, using a combination of letters, numbers and special characters, and make sure you use a secure browser. The inVIVOcredit.com Web Site uses industry-standard Secure Sockets Layer (SSL) encryption on all web pages where personal information is required. To sign up for inVIVO credit's service, or to access the client support section of the Web Site, you must use an SSL-enabled browser such as [Internet Explorer](#), [Mozilla Firefox](#), [Opera](#), [Chrome](#) or [Safari](#). This protects the confidentiality of your personal and credit card or checking account information while it is transmitted over the Internet.

You always reserve the right to change/update the information provided to us as well as opt-out or not participate in offerings or information subscribed to or provided by inVIVO credit, and can do so by emailing your detailed request to privacy@inVIVOcredit.com. Please include your name, email address and phone number with your detailed request.

Information We Collect

We collect and store information that you voluntarily provide to us as well as data related to your Web Site visit and usage. We collect personally identifiable information (including, but not limited to, name, address and phone number) that is voluntarily provided to us by you. For example, you voluntarily provide personally identifiable information when you send us an email, use certain features of the Web Site such as submitting forms on the inVIVOcredit.com website for the purpose of contacting one of our representatives.

In addition, during your visit we automatically collect certain aggregate information related to your Web Site visit. Aggregate information is non-personally identifiable or anonymous information about you, including the date and time of your visit, your IP address, your computer browser information, the Internet address that you visited prior to and after reaching the Web Site, the name of the domain and host you used to access the Internet, and the features of our Web Site which you accessed.

inVIVO credit does not collect client identity or contact information from using our service. Every client of inVIVO credit has their files protected at all times and is used solely for the purposes described within inVIVOcredit.com website and or contract. The client's personal information as well as private information are exclusive only to inVIVO credit and will be kept in holding of inVIVO credit until compliance is met with the governing bodies of our services.

Credit reports obtained on behalf of the client for inVIVO credit are protected at all times and are used exclusively by inVIVO credit for the sole purpose of providing consultation and contracted service(s) to the client. inVIVO credit uses the information provided to us to conduct our business and to consistently provide our clients with the service they expect when using our services.

Sources of this information include the following:

Information we receive from you on applications and other forms or through your correspondence or communication with us by mail, by email, by telephone, through the Internet, or by any other means of communication; information we may receive from a credit reporting agency or from third parties to verify statements you've made to us; and information about your transactions with inVIVO credit and with other companies outside of inVIVO credit.

Use of Cookies

"Cookies" are simple text files stored on your computer for use by a browser. Certain Web Site features may only be available through the placement of a cookie. We may use "cookies" to assist in data collection and to track visitor Web Site usage and trends to help us better serve you. The use of cookies is a standard practice among Internet Web Sites; most Internet browsers permit a user to accept, decline or delete cookies. This Web Site works with a first party cookie that collects anonymous traffic data at the Web Site.

How We Use Information

We use collected information to make available and to improve our high standard of reliable services. We use such information to: respond to inquiries or service requests and monitor such responses; provide information about and market our products or services or those of the inVIVOcredit.com network of consumer finance websites or our team of representatives; resolve problems; and manage the Web Site and assess its usage.

We may disclose any of the above information that we collect about you to nonaffiliated third parties as required or permitted by law. We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law and/or as necessary to provide our services to you in accordance with your contract with inVIVO credit.

Disclosure of Information

If you have registered, made a purchase or submitted a contact form on the Web Site, your contact information will only be used by inVIVO credit for direct contact with you. Similarly, if you request to be contacted by a representative or otherwise request information from us, we will not disclose your personally identifiable information you provide to any other parties outside of our team of representatives.

We do not sell or rent personally identifiable information to third parties who are not affiliates of the inVIVOcredit.com franchise network. We may disclose personally identifiable information to appropriate affiliates of inVIVOcredit.com, including strategic alliance affiliates and third party service providers, to respond to a request for service or to provide information about available products or services.

We may share aggregate (non-personally identifiable) information with certain third parties such as advertisers, national industry organizations, and prospective affiliates. In addition, we reserve the right to disclose aggregate information and personally identifiable information to third parties as required or permitted by law and when we believe that disclosure is necessary to protect our rights.

Links and Redirection to Third Party Sites

The Web Site does contain links to other third party websites and may redirect you to third party websites. ("Third Party Site(s)").

Third Party Sites are not under the control of inVIVOcredit.com, and inVIVOcredit.com is not responsible for such Third Party Sites, including without limitation the accuracy, sufficiency, correctness, reliability, veracity, completeness, or timeliness thereof, any link contained therein, or any changes or updates thereto. The inclusion or access to Third Party Sites does not imply an endorsement thereof by inVIVOcredit.com, or of the provider of such content or services, or of any Third Party Site. inVIVOcredit.com reserves the right to terminate any link or linking program at any time.

Please be aware that when you enter a Third Party Site, any information you provide, including financial information, is subject to the terms of use and privacy policy of the Third Party Site.

Childrens Privacy

This Web Site is not directed toward children, and we do not knowingly collect information from children. The recommended minimum age a user should be to enter the Web Site is 18 years old.

Effective Date; Policy Changes

This Privacy Notice was last updated October 20, 2020. This privacy policy replaces any and all previous inVIVO credit Web Site privacy policies provided by inVIVO credit, about the privacy, security, and protection of information. We reserve the right to amend these privacy policy documents at any time, and when such a change is made we will post a revised version on this our Web Site. Changes will become effective immediately after being posted. It is your responsibility to review these privacy policy documents upon visiting any of the inVIVO credit family of Web Sites to be aware of any such changes. Your continued use of inVIVO credit's Web Site indicates your agreement to any such changes. You may have other privacy protections under state laws ([click here for the California State Resident privacy policy](#)).

Lost or Stolen Information

You must promptly notify us if you become aware that any information provided by or submitted to this Web Site is lost, stolen, or used without permission.

Limitation of Liability

UNDER NO CIRCUMSTANCES SHALL INVIVO CREDIT BE LIABLE FOR ANY DAMAGES (INCLUDING, BUT NOT LIMITED TO DIRECT, INDIRECT, PUNITIVE, SPECIAL, INCIDENTAL, CONSEQUENTIAL, LOST PROFITS OR LOST REVENUE) THAT RESULT FROM THE USE OF THE INFORMATION OR MATERIALS ON THIS WEB SITE, EVEN IF INVIVO CREDIT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Governing Law

This policy is governed by the laws of the State of Arizona without giving effect to any principles of conflict of law.

Contact Information

To contact us with your questions or comments regarding this policy or the information collection and dissemination practices of this Web Site, please contact us through our [Contact](#) page of this Web Site.

inVIVO credit is committed to responding promptly to any questions or concerns you may have about this Notice. If you have questions concerning the methods by which inVIVO credit collects or uses your personal information as explained in this Notice and our [California Residents Privacy Policy](#), or how to exercise your rights, or if you are a consumer with a disability and you wish to receive a copy of this Notice, you can contact us by calling, writing, or emailing us:

inVIVO financial LLC
16211 N Scottsdale Rd, Suite A6A-289
Scottsdale, AZ 85254
privacy@invivocredit.com.

To see the [website terms of use](#) that apply to this Web Site, [click here](#). All trademarks, service marks, and other proprietary materials herein are the property of inVIVO financial LLC with all rights reserved.

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