

Privacy Policy

Effective Date: November 1, 2015

This Privacy Policy ("Policy") details how DreamSpring collects, uses and discloses information when you use the DreamSpring website. This Policy describes our online data collection practices only. If you receive a loan or other service from us, additional terms and conditions may apply.

INFORMATION WE COLLECT

We collect the following types of information:

PERSONAL INFORMATION

When you interact with our site, including when you fill out an application, or request more information, we collect the Personal Information that you provide to us. Certain information is required and certain information is optional. "Personal Information" means information that alone or when in combination with other information may be used to readily identify, contact or locate you, such as your name, address and email address.

COOKIES, AUTOMATIC DATA COLLECTION, AND RELATED TECHNOLOGIES

We collect and store information that is generated automatically during your visit to our site, including user preferences, log information and usage statistics. When you visit our site, we and our third party service providers receive and record information from your browser, including your IP address, using cookies and similar technology. Cookies are small text files placed on your computer to store your preferences. Most browsers allow you to block and delete cookies. However, if you do block or delete cookies, our site may not function properly.

HOW WE USE YOUR INFORMATION

We use your information in the following ways:

TO PROVIDE OUR SERVICES

We use information, including Personal Information, we collect to provide you with the services you request and as necessary for internal service-related purposes.

TO PROVIDE OFFERS AND INFORMATION

From time to time, we may contact you to inform you about other information and services we think will be of interest to you.

AGGREGATE DATA

We may anonymize and aggregate data we collect and use it for any purpose. We do not consider aggregate and anonymous information to be Personal Information.

COMMUNICATIONS

We may send email to the email address you provide to us to verify your account, to communicate with you about our services, to send information about offers, services and educational opportunities, or for customer service or system maintenance.

MARKETING

We do not rent, sell or share your Personal Information with non-affiliated companies for their direct marketing purposes, unless we have your permission.

HOW WE SHARE YOUR INFORMATION

We share your information in the following ways:

WITH OUR VENDORS OR SERVICE PROVIDES

We may share information we receive with vendors and service providers who assist us in providing our services.

AS REQUIRED BY LAW AND SIMILAR DISCLOSURES

We may access, preserve, and disclose any information, including Personal Information, if we believe doing so is required or appropriate to: comply with law enforcement requests and legal process, such as a court order or subpoena; respond to your requests; or protect your, our, or others' rights, property, or safety.

MERGER, SALE, OR OTHER ASSET TRANSFERS

If we are involved in a merger, acquisition, financing, due diligence, reorganization, bankruptcy, receivership, sale of assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction as permitted by law and/or contract.

We may also disclose your Personal Information with your permission and as otherwise required to provide our services.

Information Security

We take steps to ensure that your information is treated securely and in accordance with this Policy. Unfortunately, the Internet cannot be guaranteed to be 100% secure, and we cannot warrant the security of any information you provide to us.

By visiting our site and providing Personal Information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the site or our services.

International Users

Our site is designed for users in the United States. If you are visiting from the European Union or other regions with laws governing data collection and use, please note that you are agreeing to the transfer of your information to the United States and processing globally. By providing your information you consent to any transfer and processing in accordance with this Policy.

Third Party Sites

Our site may contain links to third party websites whose privacy practices may differ from ours. We are not responsible for the privacy policies or practices of linked third party sites. We encourage you to carefully read the privacy policy for each website you visit.

Update Your Information or Ask a Question

Modification or Deletion of Personal Information. If you need to change or correct any Personal Information provided to us, or wish to have all Personal Information we have collected removed from our files, please contact us at: info@DreamSpring.org.

Questions. If you have any questions or concerns about this Policy or the use of your information, please contact us at: usinfo@accion.org.

Data Retention. We will retain your information for as long as necessary to provide our services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Donor Privacy Policy

We respect and value the privacy of our donors. We will protect the confidentiality of your financial and credit card information. We will not sell, trade or share a donor's personal information with anyone else, nor send donor mailings on behalf of other organizations unless a donor has provided permission to do so. We like to recognize our valued contributors in a variety of ways, including listing your name in our annual report. Please let us know in your donation form if we may share your name, and/or if you wish your donation to remain anonymous.

Changes to Our Policies

We may update this Policy to reflect changes in our practices. If we make any material changes to how we use your Personal Information we will notify you by means of a notice on this Site prior to the changes becoming effective. Revisions to this Policy are effective upon posting. You should periodically visit this page to review the current version of our Policy.

CONTACT US

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