

Privacy Policy

NOTICE: Last Updated February 16, 2026

This policy helps you understand our online information use practices so that you are able to make informed decisions about the information you share and the way we collect and use your information.

Any reference to “you” or “your” refers to you as a user of a Savvy Express Loans program. Any reference to “we”, “us”, “our” or “our Website” refers to Savvy Express Loans.

Keep in mind that any and all information that you submit to Savvy Express Loans through our Website may be used by us for any lawful purpose as explained below. Your use of our service provides consent that you agree and will abide by this Privacy Policy and all other Policies referred to herein.

While this Website may contain links to other sites, this Privacy Policy only applies to information provided to or collected by Savvy Express Loans. Other sites may apply their own privacy practices and Savvy Express Loans is not responsible for the content and/or the privacy practices of such sites. We encourage you to familiarize yourself with the privacy policies of each site that you visit or provide information to.

Information Collected by Us

The information covered under this Privacy Policy governs all information you provide while on our Website, including your name, home address, email address, telephone number (home, work or mobile), date of birth, Social Security Number, employment information, income information, bank account information, and any other information (personal, financial or demographic) entered on the site through the use of online registration forms, surveys, entries, or otherwise. We may also collect email addresses and mobile phone numbers from users who communicate with us via email and SMS messaging, whether or not an email address or mobile phone number is provided on our Website. We also collect the IP addresses, web browsers and operating systems, including the type of computer, used by you and other visitors of our Website, as well as Web page headers and other information, whether user specific or in the aggregate, relating to the pages which our visitors access and/or URLs that refer visitors to our Website.

Any information provided by you on our Website is done voluntarily in your sole discretion. You are not required to submit any information. However, in order for us to provide our services and for you to receive information on loan related or other financial products, you must submit the required information in the loan matching form. Visitors who do not submit the required information will not be considered by a third party loan provider or other financial product provider (“Loan Provider(s)”). Even if you do not complete the full registration process, any personally identifiable information provided while at the Website may also be collected and is subject to use in accordance with this privacy policy.

How We Use the Information We Collect

By agreeing to this Privacy Policy or by using this Website, you authorize us and third parties to whom you submit your information, to use the information you submit to obtain other information about you from third-parties, such as your Social Security Number, address, date of birth, employment or bank account information, where such information was incompletely or improperly

filled out on our registration form. Such third-parties include, but are not limited to, consumer reporting agencies, consumer credit bureaus, identity verification services and other outside parties as permitted or required by applicable laws. Any and all information that you submit and that is collected from such third-parties may be used to determine your eligibility for any product, service or offer. If you choose to provide information, such as your social security number or bank account information, that information may be used to determine your financial status and creditworthiness for a financial product offer. If you do not provide such information, other information that you provide may be used for the purpose of verifying your eligibility for a loan or for any other programs, offer or services. Upon qualification, your ultimate financial information will be stored and utilized by your applicable lender pursuant to the terms of that lender's Privacy Policy.

If you choose to provide personal information, it will be used for and/or shared with trusted third parties such as Loan Providers and/or other financial service product providers, credit bureaus, identity verification services, banks or credit unions, for marketing products and services that you might find of interest. We reserve the right to share, rent, sell or otherwise disclose your information with/to third parties in accordance with applicable laws and as described herein. These third party businesses may include, but are not limited to: data enhancement, suppression and validation; e-mail marketers; SMS marketers, wireless services providers and telemarketers. Information collected by us may be added to our databases and used for future instant messaging, telemarketing, SMS text-messaging, e-mails or postal mailings regarding site updates, new products and services, upcoming events, and/or status of prior submissions and/or loans or other financial products placed online. By using this website, you agree that you may be contacted in any manner even if your number is found on a do-not-call registry or similar registry. We may also employ other companies and individuals to perform certain functions on our behalf. Examples include sending direct and electronic mail, removing duplicate information from customer lists, analyzing data, and providing marketing analysis. These agents have access to our users' personal information as needed to perform their functions for our sites, but may not be used for their own marketing purposes. In addition, we may also disclose your personal information as required by law, such as to comply with a subpoena, or similar legal process.

You agree that by submitting your information at the Website, and in accordance with the prior express written consent you provided, you agree to receive mobile marketing including, but not limited to, text-message based marketing ("SMS Messages"), from us and our third party advertisers and marketers. You further agree that based on your individual carrier and plan, you may incur charges associated with such SMS Messages and that you agree to be solely responsible for such charges. You represent that you are at least 18 years of age and the owner or authorized user of the wireless device on which messages will be received, and that you are authorized to approve the applicable charges. Should you hereafter choose to opt-out of receiving SMS Messages from the individual sender, you may opt-out by texting "STOP" or "OPT-OUT" as specifically set forth in the communication. Notwithstanding that your mobile telephone number may be listed on state and/or federal do-not-call registries, we retain the right to contact you via SMS Messages until the time you opt-out specifically with our service. In addition, by registering and/or using the website, you agree that such act constitutes an inquiry and/or application for purposes of the Amended Telemarketing Sales Rule (16 CFR 310 et seq.), as amended from time to time (the "Rule"). Notwithstanding that your telephone number may be listed at the Federal Trade Commission's Do-Not-Call List, we retain the right to contact you via telemarketing in accordance with the Rule.

We may also use your personal, demographic and profile data to improve our website, for statistical analysis, for marketing and promotional purposes, and for editorial or feedback purposes. Information collected by us may be added to our databases and used for future e-mails,

telemarketing or postal mailings regarding site updates, new products and services, upcoming events, and/or status of orders placed online. See “[Your Opt-Out Rights](#)” below.

Commitment to Data Protection & Security

No data transmission over the Internet can be absolutely guaranteed to be secure; however, we store all information collected, including all information provided by you, in a technically and physically secure environment. We take the obligation to protect your personal information seriously and strive to keep all your information secure. Notwithstanding the foregoing, you transmit any information at your own risk, as we cannot guarantee the security of any information that you transmit. Upon receipt of your transmission, we make reasonable efforts to ensure that it remains secure in our systems. We strictly limit access to this information only to employees who need your personal information to perform a specific job. We will notify you via email and via other required methods in accordance with applicable federal and state law, in the event that we become aware of any data security breach with respect to your personal information. However, notice may be delayed in the event we determine that such delay is necessary to address the needs of law enforcement, determine the scope of the breach or network damage, or to employ the necessary remedial measures.

Third Party Sites

Please be advised that in certain circumstances you will be redirected to the applicable third party lender's or seller's website after you have submitted your information. By submitting your personal information to the respective third party lender or seller in connection with providing your information for purchase from the third party lenders or seller, such submission will subject you to the third party lender's or seller's privacy policy and terms and conditions, as applicable. We do not endorse, nor are we responsible for the accuracy of the privacy policies and/or terms and conditions of each of the third party lenders or sellers that may advertise at the website. The entities that advertise and/or place banner ads at the website, including but not limited to these third party lenders and sellers, are independent third parties and may not be affiliated with us. In addition, our website contains links to other third party websites and note that their privacy policy will govern the collection and use practices while on their website.

Your Opt-out Rights

You may opt-out of receiving communications from us and or our third-party associates by not submitting your information. During registration and/or when you submit personally identifiable information to us at the website, you have opted-in to request that we share your personal information with third parties to receive marketing communications for the specific purposes of receiving offers that you have applied for on our websites. When contacted by any of these companies or third parties, you should notify them directly of your choices regarding their use and sharing of your information and to opt-out of receiving additional offers from them or any other third party with whom we have shared your information (see “[How We Use the Information We Collect](#)” above). As noted, we use personal information to provide promotional offers through direct marketing, including without limitation e-mail, telephone, or SMS Messages Service to our website users. We may maintain separate e-mail lists for different purposes. If e-mail recipients wish to end their e-mail subscription from a particular list, they need to follow the instructions at the end of each e-mail message to unsubscribe. To opt-out from receiving any additional email communications regarding the website, please send your request in writing via email to customerservice@SavvyExpressLoans.

Do not sell my personal information

You may also opt-out of having your personally identifiable information sold to third-parties. During registration and/or when you submit personally identifiable information to us at the website, you have opted-in to request that we share your personal information with third parties, including Loan Providers and/or other financial service product providers for the specific purposes of receiving offers that you have applied for on our websites. When contacted by any of these companies or third parties, you should notify them directly of your choices regarding their use and sharing of your information. Please note that if you opt-out of having your personally identifiable information sold to third-parties, including Loan Providers and/or other financial service product providers, you will not be able to receive the services sought for which you originally visited this website.

To opt-out from having your personally identifiable information sold to third-parties, including Loan Providers and/or other financial service product providers, please send your request in writing via email to customerservice@SavvyExpressLoans.com or via postal mail to Savvy Express Loans, Address needed,

In addition, please note that if you subsequently sign up at one of our other websites for other product or service offerings, you will need to again address any information sharing preferences that you had

Third Party Consumers

Our email messages include instructions on how recipients can unsubscribe from receiving future email messages. From time to time, Savvy Express Loans may enter into a business arrangements with a third party website which allows individuals to opt into our promotional programs via third party websites. In such a cases, we use commercially reasonable efforts to ensure (1) that such third parties have a right, under any applicable privacy policies, to transfer the data to us; (2) that the data was collected voluntarily from individuals, and (3) that Savvy Express Loans has the right to send promotional offers to the individuals. If you have additional questions, please contact us at customerservice@SavvyExpressLoans.com.

To be removed from our list [go to our unsubscribe form](#).

Our SMS Policy

By providing your mobile phone number, you have provided Savvy Express Loans with consent to send you recurring text messages in conjunction with the services you have requested.

- You may opt-out at any time by texting the word STOP. An opt-out confirmation message will be sent back to you.
- For help, text the word HELP.
- Message frequency varies. Message and data rates may apply.
- To request support, Text HELP.

MMS - If your phone doesn't support MMS, you'll receive SMS instead.

This program is supported by all U.S. carriers. Savvy Express Loans, carriers (including but not limited to T-Mobile) and any service provider used by Savvy Express Loans to send messages are not liable for delayed or undeliverable messages.

Your Access to Personally Identifiable Information

We will retain your information for as long as needed to provide you services. If you would like to review, update or remove your personally identifiable information, you may submit your request by

contacting us at customerservice@Savvy Express Loans, or by sending your request via postal mail to Savvy Express Loans, 123 Main Street, . In order for us to process your request, in most cases we will need to be able to verify your identity to the extent necessary to ensure that you are the person you represent yourself to be. As appropriate under the circumstances of the request, you may be required to provide an official photo identification. Examples include, but are not limited to, the following:

- A valid driver's license.
- An unexpired passport.
- An unexpired federal government-issued employee identification card.

Our Commitment to Children's Privacy

We believe that the privacy of children is especially important. Accordingly, we do not collect or store personal information at our Website from individuals whom we know are under the age of 18. In the event that information is inadvertently collected from individuals under 18 years of age, such information will not knowingly be used for any promotional or marketing purposes whatsoever, whether with respect to our Website or other websites or services offered by us. Upon obtaining actual knowledge that such information has been collected, we will immediately delete such information from our database. The information and services provided by us or third parties, sponsors, and advertisers are not directed to or intended for persons under 18 years of age.

Our Use of Cookies and Pixels

Our Website pages and/or emails may contain electronic images commonly known as "pixel tags". These are used to track the pages that our visitors visit on our Website so that we can format future campaigns and optimize visitor information used in analyzing and reporting statistics. In order to help calculate the effectiveness of a joint promotional or advertising campaign, pixel tags from third parties may also be present on our Website.

A "cookie" is a small piece of information sent by a web server to store on a web browser so it can be read back from that browser. We may use cookies to help customize your access to our Website. A cookie contains information about you and your use of our Website and is stored on your hard drive. We may use cookies to anonymously track our users' browsing activity and interests and to further enhance your experience on our Website. Cookies may also be used for the purpose of tracking advertising. If you would like more information about cookies, please visit www.cookiecentral.com. You are able to adjust the setting on your browser to block or delete cookies or other technologies from your device or computer if you choose to, but doing so may make you unable to access our Website. Our Website may also permit its partners and advertisers that are presenting promotional offers or advertisements on our Website to set their cookies, or apply web beacons or similar technologies, to your computer. We do not access or have any control over these third party tracking signals or technologies. Such information may be used to (i) for added security to authenticate your screen name before you can access personal information; (ii) personalize features of the services provided by our Website; (iii) provide security within shopping baskets or transactions; (iv) remember the registration data and preferences that you have set or provide to us; and (v) help measure the effectiveness of our Website and services.

Our Website and associated third party may also use ad network providers to help present promotional offers and advertisements on our Website. These ad network providers may also use cookies, or web beacons or similar technologies on your computer to tailor content, cater to your preferences, help target, measure and track your visits as well as the effectiveness of promotional offers, using data gathered across their networks of web pages for the purpose of determining or

predicting the characteristics and preferences of their audience and to provide security. Their use of web beacons, pixel tags, cookies or similar technologies is subject to their own privacy policies, not this one.

Our Website uses the Google AdWords remarketing service to advertise on third party websites (including Google) to previous visitors to our Website. This may include Google Analytics features based on Display Advertising such as Google Display Network Impression Reporting. We may advertise to previous visitors who haven't completed a task on our Website, or who have performed an enquiry. Third-party vendors, including Google, use cookies to serve ads based on someone's past visits to our Website, including use of first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the DoubleClick cookie) together to inform, optimize, and serve ads based on past visits and to report how our ad impressions, other uses of ad services, and interactions with these ad impressions and ad services are related to visits to our Website. Of course, any data collected will be used in accordance with our privacy policy and Google's privacy policy. You can set preferences for how Google advertises to you using the [Google Ad Preferences page](#), and if you want you can opt out of interest-based advertising entirely by cookie settings or permanently using a browser plugin.

Credit Disclosure

You expressly acknowledge and agree that lending partners or other financial service product providers who review the information you submit may obtain credit checks, consumer credit reports and other personal data from Experian, Equifax, Trans Union or through alternative identity verification or credit providers. Such information may be used by a lending partner or other financial service product provider, as permitted by law, in order to (i) authenticate and verify your identity based on the information you provide; (ii) assess your eligibility for credit and identify products and/or services which may be available to you; (iii) obtain a credit score.

Consent to Electronic Disclosure

By submitting your information to Savvy Express Loans via our Website, you agree to receive certain documents, disclosures and/or notifications electronically. This Consent to Electronic Disclosure Agreement applies to the information you are providing on our Website and any other communications we or any third parties may provide to you. By submitting your information you agree to receive all such documents, disclosures and/or notifications in electronic form or online in accordance with this document. You may choose to not provide your consent prior to submitting your information by exiting our Website or by closing your browser. However, you will not be able to submit your information if you exit the website or close your browser. Furthermore, you cannot withdraw your consent after you have submitted your information on our Website.

You consent to receive any documents, disclosures and/or notifications in electronic format. All documents, disclosures and/or notifications that we or any third parties, including, without limitation, Loan Providers, provide to you in electronic format will be provided either (i) by e-mail; (ii) by posting on a website designated for that purpose; (iii) by access to a secure customer service website which will be disclosed to you by notice in an e-mail which will be sent to you when the documents, notifications and/or disclosures are available; and/or (iv) by posting on our Website. You are required to provide us with a complete and accurate e-mail address as well as any other information required or requested on our Website.

We and any third parties, reserve the right, in each's sole discretion, to discontinue electronic provision of documents, disclosures and/or notifications. You will be provided with notice of applicable law. You may obtain any such documents, disclosures and/or notifications in paper form without charge from the party providing such documents, disclosures and or notifications by printing

them yourself from our Website or the appropriate third party website, as applicable, when available. All documents, disclosures and/or notifications provided in electronic or paper format from us or any third parties to you will be considered "in writing," and you are encouraged to print a copy for your own records.

You agree that and intend for the federal Electronic Signatures in Global and National Commerce Act to apply to (i) the information you provide; (ii) this Consent to Electronic Disclosure, including, without limitation, any and all documents, disclosures and/or notifications received in electronic form pursuant thereto; and (iii) our and/or any third parties' conduct of business with you by electronic means.

In order to help facilitate electronic commerce, to lessen the expense attributable to storing records, and to facilitate faster access to records, you acknowledge and agree that all records may be stored electronically; and that neither we nor any third parties will, or have any obligation to, retain any original or electronic documents for any period of time except for what is required by law. This applies to all documentation, disclosures and/or notifications. You further acknowledge and agree that all original and electronic documentation, disclosures and/or notifications may be routinely destroyed in accordance with our or third party's retention practices in effect from time to time, in accordance with applicable law. Records may be stored electronically, including, without limitation, via imaging, filming, scanning or other technology used for record retention purposes via internal processes or third-party processors that we or any third parties may approve for such services. You agree that such documents, disclosures, notifications and/or other records shall for all purposes be recognized and admissible in evidence or otherwise to prove the agreements, rights and obligations of the parties pursuant to any such records.

By completing and submitting your information, you (i) confirm your consent to receive documents, disclosures and/or notifications in electronic format; (ii) expressly demonstrate your ability to access the documents, disclosures and/or notifications in electronic form; (iii) confirm that you have provided a current e-mail address at which electronic notifications, disclosures, and/or documents can be sent to you; iv) acknowledge that you have accessed the Consent to Electronic Disclosure; and (v) agree to the terms of this Consent to Electronic Disclosure. To access, view and retain the documents, disclosures and/or notifications available to you in electronic form, you must have Internet access, sufficient electronic hard drive or other storage capacity, and an e-mail account with an existing Internet service provider and current e-mail software.

Our Right to Change

Savvy Express Loans reserves the right to make changes to and update this policy at any time. Any changes or updates made to this privacy policy will become effective as of the date on which such changes are posted on the Website. In the event that changes are made to our privacy policy that affect the way we use information previously provided by, or collected from, you, you will be notified of the existence and location of the new or revised privacy policy. Such notification may be by telephone, regular mail, SMS Message, email or any other contact information that you have provided or otherwise in accordance with applicable laws and regulations. Your continued use of our services, our Website or acceptance of our emails following the posting of changes to this privacy policy will mean that you accept such updates and changes and that you consent to continue receiving marketing from us and other third party companies in accordance with the updated privacy policy. We reserve the right to contact you regarding your changes or updates to subscriber agreement, this Privacy Policy, or any other policies or agreements relevant to you.

How to Contact Us

Should you have any questions about this privacy policy, your dealings with our Website or the practices of our Website please email us at customerservice@Savvy Express Loans or contact us by mail at Savvy Express Loans, 123 Main Street .