



## Terms of Service

Privacy Policy (Borrowers)

Electronic Communications Agreement (Borrowers)

Consent to Receive Calls & SMS Text Messages

California Consumer Notice of Rights

Privacy Policy (Providers)

Program Agreement for Providers (Providers)

Electronic Communications Agreement (Providers)

# Scratch Financial, Inc. Privacy Notice



Print

Rev. 4/2016

FACTS	<b>WHAT DOES SCRATCH FINANCIAL, Inc. ("SCRATCH") DO WITH YOUR PERSONAL INFORMATION?</b>
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:




- Social Security number and income
- Payment history and transaction history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Scratch share?	Can you limit this sharing?
<p><b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</p>	Yes	No
<p><b>For our marketing purposes—</b> to offer our products and services to you</p>	Yes	No
<p><b>For joint marketing with other financial companies</b></p>	No	N/A
<p><b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences</p>	No	N/A
<p><b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness</p>	No	N/A
<p><b>For our affiliates to market to you</b></p>	No	N/A
<p>For nonaffiliates to market to you</p>	No	N/A
<p>Questions?</p>	<p>Call 844-795-9516 or email <a href="mailto:support@scratchpay.com">support@scratchpay.com</a></p>	

Who we are	
 <b>Scratch</b> Who is providing this notice?	Scratch Financial, Inc.
What we do	
<b>How does Scratch protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to your information to those employees who need to know it to provide products or services to you.</p>
<b>How does Scratch collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan or give us your income information</li> <li>■ provide employment information</li> <li>■ show us your government-based ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	

## DEFINITIONS



	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Scratch does not share with our affiliates.</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Scratch does not share with nonaffiliates so they can market to you.</li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Scratch does not jointly market.</li> </ul>

## Other important information

**Cookies and Tracking.** Like many companies, we use cookies and other tracking technologies on our online services (referred to together from this point forward as “Cookies”, unless otherwise stated) including HTTP cookies, flash cookies, HTML5 and Flash local storage, web beacons/GIFs, embedded scripts, and e-tags/cache browsers. We may use Cookies for a variety of purposes and to enhance your online experience, for example, by remembering your log-in status and viewing preferences from a previous use of an online service, for when you later return to that online service.

A web browser is usually set to accept cookies automatically but can be changed to decline them. The Help section of the toolbar on most web browsers will tell you how to prevent your browser from accepting new cookies, how to have the web browser notify you when you receive a new cookie or how to disable cookies altogether. In most cases, a visitor may refuse a cookie and still fully navigate our websites.

**Browser Signals.** We do not currently take actions to respond to “Do Not Track” signals from your browser because a uniform technological standard has not yet been developed. We continue to review new technologies and may adopt a standard once one

is created.



**Scratch**

**Policy Changes.** The effective date of this policy is the revision date provided above. Any updates or changes to the policy will be posted on this web site with the new revision date which is the effective date of changes. Your continued use of this website constitutes your acceptance of any changes to this policy.



[Legal](#)

[Help](#)

[Credit Education Program](#)

[Scratch Financial, Inc. \(NMLS ID#: 1582666\)](#)

[NMLS Consumer Access](#)