

Cash4Mail! App Privacy Policy
Last Updated: August 21, 2025

1. Acceptance of Privacy Policy

Welcome to Who's Mailing What! Cash4Mail! Application (“**Cash4Mail!**” “**we**” or “**us**”) and our Privacy Policy (“**Privacy Policy**”). This Privacy Policy is important and affects your legal rights, so please read carefully.

By accessing or using the Cash4Mail! App and various related websites and services (collectively, the “**App**”), you agree to be bound by this Privacy Policy and all of the terms incorporated herein by reference. This Privacy Policy describes the types of personal information **Cash4Mail** collects through the App and how we collect, use, and share that information.

The purpose of this Privacy Policy is to provide users and potential users of our App information about the nature, scope, and purpose of the personal information we collect, use and process and to advise data subjects of their rights. Our processing of personal information, such as your name, address, e-mail address, telephone number, birthday and household information shall be undertaken consistent with the requirements of applicable privacy laws. We have implemented numerous technical and organizational measures to ensure the protection of personal information processed through the App. However, Internet-based data transmissions may in principle have security gaps, so please understand that absolute protection is not assured.

By using the App, you accept and expressly agree to our practices surrounding the collection, use, and sharing of personal information provided by you in the manner described in this Privacy Policy. If you do not agree with the terms of this Privacy Policy, you cannot, and we do not authorize you to, access, browse, or use the App.

2. Information We Collect

Some portions of the App require us to learn more about you so that we can best meet your needs.

2.1 Personal Information We Collect Directly From You

We receive personal information directly from you when you voluntarily provide us with such personal information, including, without limitation, the following:

- (1) username and password;
- (2) name, address, telephone number, email address;
- (3) household information;

- (4) geolocation data;
- (5) other identifying information that you voluntarily choose to provide to us.

We may also collect additional information, which may be personal information, as otherwise described to you at the point of collection or pursuant to your consent. You may still access and use some portions of the App if you choose not to provide us with any personal information, but features of the App that require your personal information will not be accessible to you and you will not be able to receive compensation for the mail you submit.

2.2 Information From Third Party Sources

Some third parties, such as our business partners and service providers, provide us with personal information about you, such as the following:

- **Account information for third party services:** If you interact with a third party service when using our App, such as if you use a third party service to log-in to our App (e.g., Facebook or Google), or if you share content from our App through a third party social media service, the third party service will send us certain information about you if the third party service and your account settings allow such sharing. The information we receive will depend on the policies and your account settings with the third party service. You understand the information transmitted to us is covered by this Privacy Policy; for example, the basic information we receive from Facebook about you.

2.3 Information we automatically collect when you use our App

In order to access, use and be compensated, certain areas or features of the App, you consent to our collection and use of certain information about your use of the App through the use of tracking technologies or by other passive means. Your consent to our access and use of this “passively collected” information includes, but is not limited to, the domain name of the website that allowed you to navigate to the App, search engines used, the internet protocol (IP) address used, the length of time spent on the App, the pages you looked at on the App, other webpages you visited before and after visiting the App, the type of internet browser you have, the frequency of your visits to the App, and other relevant statistics, including the following:

- **Traffic Data:** We also may automatically collect certain data when you use the App, such as: (1) IP address; (2) domain server; (3) type of device(s) used to access the App; (4) web browser(s) used to access the App; (5) referring webpage or other source through which you accessed the App; (6) geolocation information; and (7) other statistics and information associated with the interaction between your browser or device and the App (collectively, “**Traffic Data**”). Depending on applicable law, some Traffic Data may be personal information.

3. How We Collect Information

We collect information (including personal information and Traffic Data) when you use and interact with the App, and in some cases from third party sources. Such means of collection include:

- When you use the App’s interactive tools and services;
- When you voluntarily provide information in free-form text boxes through the App or through responses to questions and the like;
- When you voluntarily upload photographs of your mail or identification;
- If you use a location-enabled browser, we may receive information about your location and mobile device, as applicable;
- Through cookies, web beacons, analytics services and other tracking technology (collectively, “**Tracking Tools**”), as described below; and
- When you use the “Contact Us” function on the App, send us an email or otherwise contact us.

4. Tracking Tools, Behavioral Advertising, and Opt Out Options

4.1. Tracking Tools

We may use tools outlined below in order to provide our App to, advertise to, and to better understand users.

- **Mobile Device Identifiers:** As with other Tracking Tools, mobile device identifiers help Cash4Mail! learn more about our users’ demographics and internet behaviors in order to personalize and improve the App. Mobile device identifiers are data stored on mobile devices that may track mobile device and data and activities occurring on and through it, as well as the applications installed on it. Mobile device identifiers enable collection of personal information (such as media access control, address and location) and Traffic Data.

4.2. Options for Opting out of Mobile Device Identifiers

You can turn off mobile device identifiers by activating the appropriate setting on your mobile device. Although you are not required to accept Cash4Mail!’s mobile device identifiers, if you block or reject them, you may not have access to all features available through the App.

Even after opting out of Behavioral Advertising, you may still see Cash4Mail! advertisements that are not interest-based (i.e., not targeted toward you). Also, opting out does not mean that Cash4Mail! is no longer using Tracking Tools — Cash4Mail! still may collect information about your use of the App even after you have opted out of Behavioral Advertising and may still serve advertisements to you via the App based on information it collects via the App.

This Privacy Policy does not cover the use of cookies and other Tracking Tools by any third parties, and we aren't responsible for their privacy policies and practices. Please be aware that some cookies placed by third parties can continue to track your activities online even after you have left our App.

4.3. How Cash4Mail! Responds to Browser “Do Not Track” (DNT) Signals

Some web browsers (including Safari, Internet Explorer, Firefox and Chrome) incorporate a “Do Not Track” (DNT) or similar feature that signals to web services that a visitor does not want to have his/her online activity and behavior tracked. If a web service operator elects to respond to a particular DNT signal, the web service operator may refrain from collecting certain personal information about the browser's user. Not all browsers offer a DNT option and there is currently no industry consensus as to what constitutes a DNT signal. For these reasons, many web service operators, including Cash4Mail!, do not proactively respond to DNT signals. For more information about DNT signals, visit <http://allaboutdnt.com>.

5. How We Use Your Information

We may use information (including information that has been de-identified and/or aggregated) to better understand who uses the App and how we can deliver a better user experience.

We use information, including personal information, to provide the App and to help improve the App, to develop new services, and to advertise (for example, to display Cash4Mail! ads on other web services). Specifically, such use may include:

- Providing you with the products, services and information you request;
- Responding to correspondence that we receive from you;
- Contacting you when necessary or requested;
- Providing, maintaining, administering or expanding the App, performing business analyses, or for other internal purposes to support, improve or enhance our business, the App, and other products and services we offer;
- Customizing or tailoring your experience of the App, which may include sending customized messages or information;
- Notifying you about certain resources or services we think you may be interested in learning more about;
- Sending you information about Cash4Mail! or our products or the App;
- Sending emails and other communications that display content that we think will interest you and according to your preferences;

- Combining information received from third parties with information that we have from or about you and using the combined information for any of the purposes described in this Privacy Policy;
- Showing you advertisements, including interest-based or online behavioral advertising;
- Using statistical information that we collect in any way permitted by law, including from third parties in connection with their commercial and marketing efforts;
- Fulfilling our legally required obligations, such as preventing, detecting and investigating security incidents, fraud and potentially illegal or prohibited activities;
- Resolving disputes;
- Protecting against or deterring fraudulent, illegal, or harmful actions; and
- Enforcing our Privacy Policy, Terms of Use and other agreements.

By providing your e-mail and/or phone number and checking a box, clicking the “complete” button, or some other affirmative act, you are consenting to receive e-mails and/or calls and text messages, including live, prerecorded, and/or automated calls and text messages and alerts, to that phone number. We will use all information collected via email and text message in accordance with this Privacy Policy. After signing up, you will receive a confirmation e-mail or text message on your mobile number. This agreement is not entered into as a term or requirement of any purchase or promotion. Normal message and data rates may apply. Message frequency may vary. Neither we nor the participating carriers guarantee that messages will be delivered. We may discontinue these programs at any time without notice.

To discontinue receiving text messages from Cash4Mail!, text STOP to the message received from us. To discontinue receiving emails messages from Cash4Mail!, utilize the unsubscribe link contained in any Cash4Mail! email or contact us at support@cash4mail.com.

6. How We Share Your Information

In certain circumstances, and in order to perform the App, we may share certain information that we collect from you, as described in this section:

- We do not sell email addresses to third parties. We may share your personal information with our partners to customize or display our advertising.
- We may share your personal information and/or Traffic Data with our partners who perform operational services (such as hosting, billing, fulfillment, data storage, security, insurance verification, web service analytics, or ad serving) and/or who make certain services, features or functionality available to our users.

- **Cross Device Matching:** To determine if users have interacted with content across multiple devices and to match such devices, we work with partners who analyze device activity data and/or rely on your information (including demographic, geographic and interest-based data). To supplement this analysis, we also provide de-identified data to these partners. Based on this data, we may then display targeted advertisements across devices that we believe are associated or use this data to further analyze usage of the App across devices.
- **Business Transfers:** We may transfer your personal information to another company in connection with a proposed merger, sale, acquisition or other change of ownership or control by or of Cash4Mail! (whether in whole or in part). Should one of these events occur, we will make reasonable efforts to notify you before your information becomes subject to different privacy and security policies and practices.
- **Protection of Cash4Mail! and Others:** We also may need to disclose your personal information or any other information we collect about you if we determine in good faith that such disclosure is needed to: (1) comply with or fulfill our obligations under applicable law, regulation, court order or other legal process; (2) protect the rights, property or safety of you, Cash4Mail! or another party; (3) enforce this Privacy Policy or other agreements with you; or (4) respond to claims that any posting or other content violates third-party rights.
- **Other Information:** We may disclose information that is neither personal information and/or has been de-identified and/or aggregated at our discretion.

7. Storage and Security of Information

The security of your personal information is important to us. We endeavor to follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and in storage.

We store and process your information on our servers in the United States. We maintain industry standard backup and archival systems. Although we make good faith efforts to store personal information in a secure operating environment that is not open to the public, we do not and cannot guarantee the security of your personal information. If at any time during or after our relationship we believe that the security of your personal information may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we will endeavor to notify you as promptly as possible under the circumstances. If we have your e-mail address, we may notify you by e-mail to the most recent e-mail address you have provided us. If you receive a notice from us, you can print it to retain a copy of it. To receive these notices, you must check your e-mail account using your computer or mobile device and email application software. **You consent to our use of e-mail as a means of such notification. If you prefer for us to use the Postal Service to notify you in this situation, please e-mail us at support@cash4mail.com.** Please include your address when you submit your request. You

can make this election any time, and it will apply to notifications we make after a reasonable time thereafter for us to process your request. You may also use this e-mail address to request a print copy, at no charge, of an electronic notice we have sent to you regarding a compromise of your personal information.

8. Your Choices

You can always opt not to disclose information to us, but keep in mind some information may be needed to register with us or to take advantage of some of our features.

If you are a California resident, you have certain rights over your Personal Information held by Cash4Mail! under the California Consumer Privacy Act (the “CCPA”). California residents are entitled once a year, free of charge, to request and obtain certain information regarding our disclosure, if any, of certain categories of personal information to third parties for their direct marketing purposes in the preceding calendar year. Please proceed to the following link for additional information about your rights and choices with respect to your personal information under the CCPA.

You can request access to, or deletion of, your personal information that we collect and maintain through our Services by contacting us at support@cash4mail.com with “Request for Privacy Information” on the subject line and in the body of your message. We will provide the requested information to you at your e-mail address in response. Whichever way you elect to contact us, we may ask that you confirm and verify your identity.

9. Other State Privacy Laws

State consumer privacy laws may provide their residents with additional rights regarding our use of their personal information. If you are a resident of another state with similar privacy rights to California, such as Virginia, Colorado, Connecticut, Utah, Oregon, Texas or Florida, we will honor the privacy rights in the same manner as for California residents.

If you are a Nevada resident, you have the right to opt-out of the sale of your personal information collected by us through the App.

10. How Long We Retain Your Information

We retain personal information about you for as long as necessary to provide you the App. In some cases, we retain personal information for longer, if doing so is necessary to comply with our legal obligations, resolve disputes or collect fees owed, prevent fraud, enforce this Privacy Policy, or as otherwise permitted or required by applicable law, rule or regulation. Afterwards, we retain some information in a depersonalized or aggregated form but not in a way that would identify you personally.

11. Information Provided on Behalf of Children and Others

The App is not intended for use by children and children under the age of 18 are prohibited from using the App. Cash4Mail! does not knowingly collect any information from children, nor are the App directed to children. If you are under 18, please do not attempt to register for the App or send any personal information about yourself to us.

By accessing, using and/or submitting information to or through the App, you represent that you are not younger than age 18. If we learn that we have received any information directly from a child under age 18 without his/her parent's written consent, we will use that information only to respond directly to that child (or his/her parent or legal guardian) to inform the child that he/she cannot use the App, and we will subsequently delete that information. If you believe that a child under 18 may have provided us personal information, please contact us at [**support@cash4mail.com**](mailto:support@cash4mail.com).

If you are between age 18 and the age of majority in your place of residence, you may use the App only with the consent of or under the supervision of your parent or legal guardian. If you are a parent or legal guardian of a minor child, you may, in compliance with this Privacy Policy, use the App on behalf of such minor child. Any information that you provide us while using the App on behalf of your minor child will be treated as personal information as otherwise provided herein.

If you use the App on behalf of another person, regardless of age, you agree that Cash4Mail! may contact you for any communication made in connection with providing the App or any legally required communications. You further agree to forward or share any such communication with any person for whom you are using the App on behalf.

12. Other Web Services

The App contains links to or embedded content from third party web services. A link to or embedded content from a non-Cash4Mail! web service does not mean that we endorse that web service, the quality or accuracy of information presented on the non-Cash4Mail! web service or the persons or entities associated with the non-Cash4Mail! web service. If you decide to visit a third party web service, you are subject to the privacy policy of the third party web service as applicable and we are not responsible for the policies and practices of the third party web service. We encourage you to ask questions before you disclose your information to others.

You may have arrived at the App from, or began your use of the App at, a third party web service, including a third party web service that links to Cash4Mail! or embeds Cash4Mail! content. The presence of such links or content on third party web services does not mean that we endorse that web service, the quality or accuracy of information presented on the non-Cash4Mail! web service or the persons or entities associated with the non-Cash4Mail! web

service. You may be subject to the privacy policy of the third party web service as applicable and we are not responsible for the policies and practices of the third party web services. In addition, the policies and practices of third parties do not apply to your information, including personal information, obtained pursuant to this Privacy Policy.

13. Updates and Changes to Privacy Policy

The effective date of this Privacy Policy is set forth at the top of this webpage. We will notify you of any material change by posting notice on this webpage. Your continued use of the App after the effective date constitutes your acceptance of the amended Privacy Policy. We encourage you to periodically review this page for the latest information on our privacy practices. Any amended Privacy Policy supersedes all previous versions. **IF YOU DO NOT AGREE TO FUTURE CHANGES TO THIS PRIVACY POLICY, YOU MUST STOP USING THE APP AFTER THE EFFECTIVE DATE OF SUCH CHANGES.**

13. Contact Us

If you have any comments, concerns or questions about this Privacy Policy, please contact us at support@cash4mail.com or at:

Cash4Mail!
600 Cleveland St. #480
Clearwater, FL. 33755
support@cash4mail.com

Cash4Mail! App Terms of Use
Last Updated: 19 August 2025

1. Acceptance of Terms

Welcome to Cash4Mail! NOW, LLC (“Cash4Mail!” “we” or “us”) and our App Terms of Use (“Terms”). These Terms are important and affects your legal rights, so please read carefully. **BY AGREEING TO THESE TERMS, USERS AGREE TO RESOLVE DISPUTES WITH Cash4Mail! THROUGH BINDING ARBITRATION (AND WITH VERY FEW LIMITED EXCEPTIONS, NOT IN COURT), AND USERS WAIVE CERTAIN RIGHTS TO PARTICIPATE IN CLASS ACTIONS (AS DETAILED IN THE ARBITRATION AND CLASS ACTION WAIVER IN SECTIONS 14 AND 15 BELOW).**

By accessing or using the Cash4Mail! mobile application (the “App”) and various related websites and

services (collectively, the “Cash4Mail! Services”), you agree to be bound by these Terms and all of the terms incorporated herein by reference.

You must be 18 years of age or older and reside in the United States or any of its territories to use the Cash4Mail! Services. By accepting these Terms, you represent that you have the legal authority to do so, and that, if you have accepted these Terms on behalf of any person or entity, you represent that you have legal authority to do so and that such person or entity agrees to be responsible to us if you or such person or entity violates these Terms. If you do not agree to every provision of these Terms, you may not, and we do not authorize you to, access or use the Cash4Mail! Services or any features provided therein.

By accessing or using the Cash4Mail! Services, you represent and warrant that you have not been previously suspended or removed from the Cash4Mail! Services or engaged in any activity that could result in suspension or removal from the Cash4Mail! Services.

You should not construe Cash4Mail!’s publication of any content found on the Cash4Mail! Services as an endorsement by Cash4Mail! of the views expressed therein, or any warranty or guarantee of any strategy, recommendation, treatment, action, or application of medication or preparation made by the author of such content. Further, the information on the Cash4Mail! Services is not intended as an offer or solicitation for the purchase of insurance.

We may revise these Terms at any time for any reason and may provide you notice of these changes by any reasonable means, including through the Cash4Mail! Services. You can determine when we last updated these Terms by referring to the “Last Updated” legend at the top of these Terms. Except to the extent that your express consent to any revised Terms is required under applicable law, by continuing to access, browse or use the Cash4Mail! Services, you agree to any revised Terms. If you do not agree to any revised Terms, you may not and we do not authorize you to use the Cash4Mail! Services. We strongly recommend that you periodically visit this page to review these Terms.

2. User Registration

In order to access and use certain areas or features of the Cash4Mail! Services, you may need to provide certain information and/or answer certain questions.

You may register as an “administrator.” The term “administrators” refer to individuals who have certain administrative access to an organization account on the App, and, by reference, to the organization(s) that those individuals may represent. If you register as an administrator, you represent and warrant that you have all right and authority to open and operate an organizational account on the App and represent and warrant on behalf of your organization that your organization will at all times comply with these Terms and applicable law.

You agree to (a) provide accurate, current and complete information, (b) maintain and promptly update, as necessary, your information, (c) be responsible for the acts or omissions of any third party who has authority to access or use The Cash4Mail! Services on your behalf, and (d) immediately notify us if you discover or otherwise suspect any security breaches related to the Cash4Mail! Services. If you provide information that is untrue, inaccurate, not current or incomplete, we may suspend and/or terminate your current or future use of the Cash4Mail! Services.

By providing information and/or answering questions, you also consent to receive electronic communications from Cash4Mail! (e.g., via email or by posting notices to Cash4Mail! Services). You should maintain copies of electronic communications from us by printing a paper copy or saving an electronic copy.

We may also send you promotional communications via email, including, but not limited to, newsletters, special offers, surveys and other news and information we think will be of interest to you. You may opt

out of receiving these promotional emails at any time by following the unsubscribe instructions provided therein.

3. Right to Access and Use the Cash4Mail! Services and Content

Unless otherwise indicated in writing by us, the Cash4Mail! Services and all content and other materials contained therein, including, without limitation, any Cash4Mail! service mark or logo and all designs, text, graphics, pictures, information, data, software, other files and the selection and arrangement thereof (collectively, “**Content**”) are the property of Cash4Mail! or our licensors or users, as applicable, and are protected by U.S. and international copyright and other laws.

Such Content is for information purposes only. It is believed to be reliable, but Cash4Mail! does not warrant its completeness, timeliness or accuracy. The information and materials contained on the Cash4Mail! Services, and these Terms, are subject to change without notice.

Subject to these Terms, you are hereby granted a limited personal, revocable, non-exclusive, non-transferable, non-sublicensable right to access, view and make personal, non-commercial use of the Cash4Mail! Services and Content. All rights not expressly granted herein are reserved. You do not acquire any ownership interest in the Cash4Mail! Services or Content under these Terms, or any other rights thereto other than to use the Cash4Mail! Services in accordance with the rights granted by, and subject to all terms, conditions and restrictions of these Terms.

You do not have any right to, and you shall not, directly or indirectly: (a) sell, resell or use commercially the Cash4Mail! Services or Content, (b) distribute, publicly perform or publicly display the Cash4Mail! Services or any Content, (c) modify or otherwise make any derivative uses of the Cash4Mail! Services or Content, or any portion thereof, (d) use any data mining, robots or similar data gathering or extraction methods, (e) download (other than page caching) any portion of the Cash4Mail! Services or Content, except as expressly permitted by us, (f) use the Cash4Mail! Services to stalk, threaten, or otherwise violate the rights of others, including without limitation others’ privacy rights or rights of publicity; (g) interfere with the Cash4Mail! Services or servers or networks used in connection with the Cash4Mail! Services; or (h) use the Cash4Mail! Services or Content other than for their intended purposes.

Any use of the Cash4Mail! Services or Content other than as specifically authorized herein, without our prior written permission, is strictly prohibited and will terminate the right of access and use granted herein. Such unauthorized use may also violate applicable laws, including, without limitation, copyright and trademark laws and applicable communications regulations and statutes. Except as expressly permitted herein, nothing in these Terms shall be construed as conferring any right or license to any patent, trademark, copyright or other proprietary rights of Cash4Mail! or any third party, whether by estoppel, implication or otherwise.

You will not remove, alter or conceal any copyright, trademark, service mark or other proprietary rights notices incorporated in or accompanying any Content and you will not reproduce, modify, adapt, prepare derivative works based on, perform, display, publish, distribute, transmit, broadcast, sell, license or otherwise exploit any Content.

We reserve the right in our sole discretion to modify, suspend or discontinue, temporarily or permanently, the Cash4Mail! Services (or any features or parts thereof) at any time.

4. Trademarks

The Cash4Mail! logo, and any other Cash4Mail! product or service names, trademarks, logos, or other indicia that may appear on the Cash4Mail! Services (“**Marks**”) are the property of Cash4Mail! or its subsidiaries, affiliates or third parties, and may not be copied, imitated or used, in whole or in part, without our prior written permission. Nothing contained in these Terms and/or the Cash4Mail! Services

shall be construed as granting, by implication or otherwise, any license or right to use any such Marks without the prior written permission of Cash4Mail! or such third party that may own such Marks.

5. **Legal Requirements; Privacy Policy**

Our Privacy Policy describes how we handle the personal information you provide to us when you use the Cash4Mail! Services. For an explanation of our privacy practices, please visit our Privacy Policy located at Cash4mail.com/privacy, which are incorporated herein by this reference.

6. **User Content**

You are solely responsible and liable for all data, information and other materials (“**User Content**”) that you submit, upload, post, e-mail or otherwise transmit (“**Transmit**”) in connection with the Cash4Mail! Services. In addition, we have no control over, and shall have no liability for, any damages resulting from the use (including without limitation, republication) or misuse by any third party of information made public through the Cash4Mail! Services. IF YOU CHOOSE TO SUBMIT TO US, OR OTHERWISE MAKE ANY USER CONTENT PUBLICLY AVAILABLE, YOU DO SO AT YOUR OWN RISK AND WE SHALL HAVE NO LIABILITY THEREFOR.

You agree that you will not, and will not permit anyone else to, directly or indirectly: (a) Transmit any User Content that is unlawful, harmful, threatening, abusive, hateful, obscene, harassing, tortious, defamatory, libelous, slanderous, pornographic, profane, vulgar, offensive, lewd, invasive of another’s privacy or racially, ethnically or otherwise objectionable; (b) Transmit any User Content: (i) that you do not have the right to Transmit, under any law or contractual or fiduciary relationships, including, without limitation, any inside information or proprietary or confidential information; (ii) that infringes any patent, copyright, trademark or other intellectual property right or misappropriates any trade secret or right of privacy of any third-party; (iii) that constitutes unsolicited or unauthorized advertising or promotional materials, “spam,” “chain letters,” or pyramid schemes; or (iv) that contains any software routine, code, instruction or virus that is designed to disable, delete, modify, damage or erase software, hardware or data; or (c) forge headers or otherwise manipulate identifiers in order to disguise any User Content Transmitted through the Cash4Mail! Services.

Although we have no obligation to screen, edit or monitor User Content, we reserve the right, and have absolute discretion, to remove, screen or edit User Content posted or stored on the Cash4Mail! Services at any time and for any reason, and you are solely responsible for creating backup copies of and replacing any User Content you post or store on the Cash4Mail! Services at your sole cost and expense.

7. **Rights in User Content**

We do not claim any ownership interest in User Content. However, by uploading, posting or submitting User Content to the Cash4Mail! Services or to our pages or feeds on third-party social media platforms (e.g., Cash4Mail!’s Facebook page, LinkedIn page or Twitter feed), you hereby grant Cash4Mail! a nonexclusive, royalty-free, worldwide, perpetual, irrevocable and fully sublicensable right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform and publicly display your User Content, in whole or in part, in any manner or media and for any purpose whatsoever at our sole discretion, including, without limitation, for publicity, promotional, advertising, trade, business, illustration, artistic and other commercial and noncommercial purposes. However, Cash4Mail! will only share personal information that you provide in accordance with our Privacy Policy.

You agree that Cash4Mail! may disclose or use any User Content for any purposes permitted under applicable law, including, but not limited to: (a) enforcing these Terms; (b) complying with any laws, regulations or rules of any federal, state or local government or agency; (c) responding to claims that any User Content violates the rights of third parties; or (d) protecting the rights or property of Cash4Mail!, its

customers or the public.

8. **Feedback**

Separate and apart from User Content, you can submit questions, comments, suggestions, ideas, original or creative materials or other information about Cash4Mail!, or the Cash4Mail! Services (collectively, “**Feedback**”). Feedback shall become the sole property of Cash4Mail!. Cash4Mail! shall own exclusive rights, including, without limitation, all intellectual property rights, in and to Feedback and shall be entitled to the unrestricted use and dissemination of Feedback for any purpose, commercial or otherwise, without acknowledgment or compensation to you.

9. **Third-Party Sites**

We have not reviewed all of the websites linked to the Cash4Mail! Services and are not responsible for the content of any third-party pages, any other websites linked to the Cash4Mail! Services, or any products or services offered by third parties. Nothing in the Cash4Mail! Services, including, without limitation, any links to other websites, should be construed as an endorsement by Cash4Mail! of any products, services or information of any other persons or companies. Your choice to access a link to any other website is at your own risk, and you agree to comply with all terms and conditions relating to such websites. Cash4Mail! reserves the right not to link, or to remove the link, to a particular website at any time.

Any links to third-party websites are provided as a convenience to you and are neither owned nor operated by Cash4Mail!. We have no control over these linked websites and make no representations or warranties with respect to these linked websites or third-party products or services. Your viewing and use of any third-party websites is at your sole discretion and risk.

10. **Indemnification**

You shall indemnify, hold harmless, and, at Cash4Mail!’s option, defend Cash4Mail! and its affiliates and subsidiaries from and against any and all losses, damages, liabilities, costs (including reasonable attorneys’ fees) (“Losses”) incurred by Cash4Mail! resulting from any third-party claim, suit, action or proceeding relating to or arising from your use of the Cash4Mail! Services, any User Content, any Feedback you provide, any violation of these Terms by you, or any other act or omission by you, including your violation of any rights of another, arising from your use of the Cash4Mail! Services or any of its features. You further agree that Cash4Mail! shall have control of the defense or settlement of any third-party claims unless Cash4Mail! exercises its option to require you to defend Cash4Mail!. This indemnity is in addition to, and not in lieu of, any other indemnities set forth in a written agreement between you and Cash4Mail!.

11. **General Disclaimers**

THE CASH4MAIL! SERVICES AND THE CONTENT ARE PROVIDED ON AN “AS IS”, “AS AVAILABLE” AND “WITH ALL FAULTS” BASIS. TO THE FULLEST EXTENT PERMISSIBLE BY LAW, Cash4Mail! DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES OR ENDORSEMENTS OF ANY KIND WHATSOEVER, EXPRESS OR IMPLIED, AS TO: (A) THE CASH4MAIL! SERVICES; (B) CONTENT; (C) USER CONTENT; OR (D) SECURITY ASSOCIATED WITH THE TRANSMISSION OF INFORMATION TO OR FROM THE CASH4MAIL! SERVICES. CASH4MAIL! HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, THAT ANY RESULTS WILL BE ACHIEVED, NON-INFRINGEMENT, TITLE, CUSTOM, TRADE, QUIET ENJOYMENT, SYSTEM INTEGRATION AND FREEDOM FROM COMPUTER VIRUS.

CASH4MAIL! DOES NOT REPRESENT OR WARRANT THAT THE CASH4MAIL! SERVICES WILL BE ERROR-FREE OR UNINTERRUPTED; THAT DEFECTS WILL BE CORRECTED; OR THAT THE CASH4MAIL! SERVICES OR THE SERVERS THAT MAKE THE CASH4MAIL! SERVICES AVAILABLE ARE FREE FROM ANY HARMFUL COMPONENTS, INCLUDING, WITHOUT LIMITATION, VIRUSES. CASH4MAIL! DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT THE INFORMATION (INCLUDING ANY INSTRUCTIONS) ON THE CASH4MAIL! SERVICES IS ACCURATE, COMPLETE, OR USEFUL. YOU ACKNOWLEDGE THAT YOUR USE OF THE CASH4MAIL! SERVICES IS AT YOUR SOLE RISK. CASH4MAIL! DOES NOT WARRANT THAT YOUR USE OF THE CASH4MAIL! SERVICES IS LAWFUL IN ANY PARTICULAR JURISDICTION. CASH4MAIL! SPECIFICALLY DISCLAIMS ALL SUCH WARRANTIES. SOME JURISDICTIONS LIMIT OR DO NOT ALLOW THE DISCLAIMER OF IMPLIED OR OTHER WARRANTIES SO THE ABOVE DISCLAIMER MAY NOT APPLY TO YOU TO THE EXTENT SUCH JURISDICTION'S LAW IS APPLICABLE TO YOU AND THESE TERMS.

BY ACCESSING OR USING THE CASH4MAIL! SERVICES YOU REPRESENT AND WARRANT THAT YOUR ACTIVITIES ARE LAWFUL IN EVERY JURISDICTION WHERE YOU ACCESS OR USE THE CASH4MAIL! SERVICES.

12. Limitation of Liability; Waiver

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT SHALL CASH4MAIL! BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY KIND (INCLUDING, BUT NOT LIMITED TO, LOSS OF REVENUE, INCOME OR PROFITS, LOSS OF USE OR DATA, LOSS OR DIMINUTION IN VALUE OF ASSETS OR SECURITIES, OR DAMAGES FOR BUSINESS INTERRUPTION) ARISING OUT OF OR IN ANY WAY RELATED TO THE ACCESS TO OR USE OF THE CASH4MAIL! SERVICES (INCLUDING, BUT NOT LIMITED TO, USER CONTENT AND LINKS TO THIRD-PARTY WEBSITES), OR THE ORDER, RECEIPT OR USE OF ANY PRODUCT OR SERVICE, OR OTHERWISE RELATED TO THESE TERMS (INCLUDING, BUT NOT LIMITED TO, ANY DAMAGES CAUSED BY OR RESULTING FROM RELIANCE ON ANY INFORMATION OBTAINED FROM CASH4MAIL!, OR FROM EVENTS BEYOND Cash4Mail!'S REASONABLE CONTROL, REGARDLESS OF THE FORM OF ACTION, WHETHER BASED IN CONTRACT, TORT (INCLUDING, BUT NOT LIMITED TO, SIMPLE NEGLIGENCE, WHETHER ACTIVE, PASSIVE OR IMPUTED) OR ANY OTHER LEGAL OR EQUITABLE THEORY, EVEN IF CASH4MAIL! HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND REGARDLESS OF WHETHER SUCH DAMAGES WERE FORESEEABLE).

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE MAXIMUM AGGREGATE LIABILITY OF Cash4Mail! ARISING OUT OF OR IN ANY WAY RELATED TO THE CASH4MAIL! SERVICES EXCEED ONE HUNDRED DOLLARS (\$100). THE FOREGOING LIMITATIONS SHALL APPLY EVEN IN THE EVENT YOUR REMEDIES HEREUNDER FAIL OF THEIR ESSENTIAL PURPOSE, AND THE FOREGOING SHALL CONSTITUTE CASH4MAIL!'S SOLE LIABILITY AND OBLIGATION IN RESPECT HEREOF.

IF YOU ARE A CALIFORNIA RESIDENT, YOU HEREBY WAIVE YOUR RIGHTS UNDER CALIFORNIA CIVIL CODE 1542, WHICH STATES "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY."

13. Arbitration

PLEASE READ THE FOLLOWING SECTION CAREFULLY BECAUSE IT REQUIRES YOU TO ARBITRATE CERTAIN DISPUTES AND CLAIMS WITH CASH4MAIL! AND LIMITS THE

MANNER IN WHICH YOU CAN SEEK RELIEF FROM US.

YOU AND CASH4MAIL! AGREE THAT ANY DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF OR RELATING IN ANY WAY TO THESE TERMS OR THE CASH4MAIL! SERVICES SHALL BE FINALLY DECIDED BY BINDING ARBITRATION UNDER THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION GOVERNING CONSUMER DISPUTES.

Arbitration uses a single, neutral arbitrator to decide a dispute (instead of a judge or jury); arbitration allows for more limited discovery than in a court case; and the arbitration process and result is subject to very limited review by courts. In an arbitration you have the right, at your expense, to be represented by an attorney of your choosing. Arbitrators can award the same damages and relief under these Terms that a court can award under these Terms. You and Cash4Mail! agree that any in-person arbitral hearing would occur in the United States in the same county and state as your billing address. Cash4Mail! further agrees that your filing fee for an arbitration will be capped at the amount set by the American Arbitration Association. You agree that, by agreeing to these Terms, the U.S. Federal Arbitration Act governs the interpretation and enforcement of this provision, and that you and Cash4Mail! are each waiving the right to a trial by jury and/or to participate in a class action. This arbitration provision shall survive termination of these Terms and the termination of your use of the Cash4Mail! Services. Further, unless both you and Cash4Mail! agree otherwise, the arbitrator may not join or consolidate more than one person's claims with your claims and may not otherwise preside over any form of a representative or class proceeding. If this specific provision is found to be unenforceable, then the entirety of this arbitration provision shall be null and void. The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim.

14. Class Action Waiver

REGARDLESS OF THE FORUM, YOU AND CASH4MAIL! AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.

15. Termination

Notwithstanding anything contained in these Terms, we reserve the right, without notice and in our sole discretion, to terminate your right to access or use the Cash4Mail! Services at any time and for any or no reason, and you acknowledge and agree that in such event we shall have no liability or obligation to you.

16. Governing Law and Jurisdiction

These Terms and the transactions they contemplate, including without limitation their interpretation, construction, performance and enforcement, shall be governed by the laws of the State of Florida, U.S.A., including its statutes of limitations, but without reference to conflict or choice of law provisions.

17. Notice

All notices, demands, or consents given by you under these Terms will be in writing and will be deemed given when delivered to Cash4Mail! at the following contact: privacy@dm20.com. Any notices to you may be made via either e-mail or postal mail to the address in Cash4Mail!'s records or via posting on the Cash4Mail! Services. You agree that any notices, agreements, disclosures or other communications that we send to you electronically will satisfy any legal communication requirements, including, but not limited to, that such communications be in writing.

Persons with disabilities who need assistance accessing these Terms may contact us as provided for in this

Section, and depending on your individual needs, we will grant reasonable requests to furnish these Terms in an alternative format.

18. Severability

If any term, clause or provision of these Terms is held invalid or unenforceable, then that term, clause or provision will be severable from these Terms and will not affect the validity or enforceability of any remaining part of that term, clause or provision, or any other term, clause or provision of these Terms.

19. Procedure for Making Claims of Copyright Infringement

If you believe in good faith that any of the content on the Cash4Mail! Services infringes your copyright, please provide our copyright agent the following written information: (a) an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest; (b) a description of the copyrighted work that you claim has been infringed; (c) a description of where the material that you claim is infringing is located on the Cash4Mail! Services; (d) your address, telephone number and email address; (e) a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent or the law; and (f) a statement by you, made under penalty of perjury, that the information in the notice is accurate and that you are the copyright owner, or are authorized to act on behalf of the owner, of an exclusive right that is allegedly infringed.

Cash4Mail!'s copyright agent for notice of claims of copyright infringement can be reached as follows:

Cash4Mail! NOW, LLC
Attn: Legal Dept.
DirectMail2.0, LLC.
600 Cleveland St. #480
Clearwater, FL. 33755
[privacy@dm20.com]

20. App Marketplaces

The App shall be deployed via the Apple AppStore and Android Marketplace. Use of the App is subject to terms and conditions imposed by the host environment, Apple Inc. and/or Google LLC, respectively. You agree to reasonably cooperate with Cash4Mail!'s efforts to comply with such terms. This Agreement conforms to Apple's App Store Terms of Service as of the effective date. This Agreement is between Cash4Mail! and you only, and not with Apple. Apple, and Apple's subsidiaries, are third-party beneficiaries of this Agreement, and upon your acceptance of the terms and conditions of this Agreement, Apple will have the right (and will be deemed to have accepted the right) to enforce this Agreement against you as a third-party beneficiary thereof. Cash4Mail!, not Apple, is solely responsible for the App and the content thereof, and Cash4Mail! shall be responsible for addressing any claims by you or any third party relating to the App or your possession and/or use of the App, including, but not limited to: (i) product liability claims; (ii) any claim that the App fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection, privacy, or similar legislation. In the event of any third-party claim that the App or your access and/or use of the App infringes that third party's intellectual property rights, Cash4Mail!, not Apple, will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim. You represent and warrant that: (a) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (b) you are not listed on any U.S. Government list of prohibited or restricted parties. Apple has no obligation whatsoever to furnish any maintenance and support services with respect to the App. In the event of any failure of the App to conform to any applicable warranty, you may notify Apple, and Apple will refund the purchase price for the App to you. To the maximum extent permitted by applicable law, Apple will have no other

warranty obligation whatsoever with respect to the App, and any other claims, losses, liabilities, damages, costs or expenses attributable to any failure to conform to any warranty will be Cash4Mail!'s sole responsibility.

21. Miscellaneous

The Cash4Mail! Services are hosted in the United States of America. If you are located outside of the United States of America and you contact us, please be advised that any information you provide to us will be transferred to the United States of America and that by submitting information, you explicitly authorize such transfer. These Terms constitute the entire agreement between you and Cash4Mail! relating to your access to and use of the Cash4Mail! Services. These Terms, and any rights granted hereunder, may not be transferred or assigned by you without the prior written consent of Cash4Mail!. No waiver of any provision of these Terms will constitute a waiver of such provision in any prior, concurrent or subsequent circumstance, and Cash4Mail!'s failure to assert any right or provision under these Terms shall not constitute a waiver of such right or provision. Except as otherwise provided herein, these Terms are intended solely for the benefit of the parties and are not intended to confer third-party beneficiary rights upon any other person or entity.