

Privacy Policy

Effective Date: January 1, 2025

1. Introduction

Wyoming Financial Lenders, Inc. ("Company," "we," "us," or "our") values your privacy. This Privacy Policy outlines how we collect, use, disclose, and protect your information when you use our payday loan services. We comply with applicable privacy laws and adhere to the guidelines set forth by the Cellular Telecommunications Industry Association (CTIA) regarding data protection and consumer privacy.

2. Information We Collect

We may collect the following types of information from our customers:

- **Personal Information:** Name, address, phone number, email, Social Security number, driver's license number, date of birth, and employment details.
- **Financial Information:** Bank account details, income information, loan history, and payment details.
- **Device Information:** Mobile device identifiers, IP address, and browsing data when you interact with our website or mobile services.
- **Communication Data:** Call logs, SMS messages, and emails exchanged with us for loan servicing purposes.

3. How We Use Your Information

We use the collected information for the following purposes:

- Processing payday loan applications and transactions
- Verifying customer identity and eligibility
- Communicating with customers regarding loans, payments, and account updates
- Complying with legal and regulatory requirements
- Preventing fraud and unauthorized transactions
- Enhancing customer service and improving our services

4. How We Share Your Information

We do not sell customer information. However, we may share your information with:

- **Service Providers:** Third-party vendors who assist in processing loans, verifying identity, and providing customer support.
- **Financial Institutions:** Banks and payment processors to facilitate transactions.
- **Legal Authorities:** Government agencies or law enforcement when required by law or in response to legal processes.

- **Affiliated Companies:** Entities under common ownership for operational and compliance purposes.

5. Security Measures

We implement industry-standard security measures to protect customer data from unauthorized access, misuse, and disclosure. These include:

- Encryption of sensitive data
- Secure storage of customer records
- Access controls and authentication protocols
- Regular security audits and monitoring

6. Customer Rights and Choices

Customers have the right to:

- Access and update their personal information
- Opt out of marketing communications
- Request deletion of certain data, subject to regulatory compliance
- File a complaint regarding data handling practices

7. Mobile Data & SMS Communications

By providing your mobile number, you consent to receiving SMS notifications related to your loan account, including payment reminders and important updates. Standard message and data rates may apply. Customers can opt out of SMS communications by following the instructions in the messages received.

8. Data Retention

We retain personal information as long as necessary to fulfill our obligations, comply with legal requirements, and resolve disputes. Data is securely disposed of when no longer needed.

9. Changes to This Policy

We may update this Privacy Policy from time to time. Changes will be posted on our website with the updated effective date.

Terms and Conditions

Effective Date: January 1, 2025

1. Acceptance of Terms

By accessing or using the payday loan services provided by Wyoming Financial Lenders, Inc. ("Company," "we," "us," or "our"), you agree to comply with these Terms and Conditions. If you do not agree, please do not use our services.

2. Eligibility

To use our services, you must:

- Be at least 18 years old
- Provide accurate and complete personal and financial information
- Have a valid checking account in your name
- Not use our services for fraudulent or illegal purposes

3. Loan Application and Approval

- Submitting an application does not guarantee approval.
- Loan approval is subject to our review of your financial history and compliance with legal requirements.
- We reserve the right to deny any application at our discretion.

4. Loan Repayment and Fees

- Customers must repay their loans in accordance with the terms stated in their loan agreement.
- Late payments may incur additional fees and interest.
- Non-payment may result in collections actions and reporting to credit bureaus.

5. Privacy and Data Use

Your use of our services is also governed by our Privacy Policy, which explains how we collect, use, and protect your data.

6. Communications and Consent

- By providing your contact information, you consent to receive emails, calls, and SMS messages related to your loan account.
- Standard message and data rates may apply.
- You may opt out of marketing communications at any time.

7. SMS Text Program Details

- **Business Name:** Wyoming Financial Lenders, Inc.

- **Text Program Name:** Metis Intext
- **Opt-in Instructions:** Reply PROMO to start receiving promotional text messages. Msg & Data Rates May Apply
- **Opt-out Instructions:** Reply STOP to stop receiving promotional text messages. Msg & Data Rates May Apply
- **Help Instructions:** Wyoming Financial Lenders, Inc HELP: call 833-428-8500 - Reply STOP to cancel.
- **Supported Wireless Carriers:** All Mobile Carriers.
- **Messaging Frequency:** Message rates vary based on contract conditions.
- **Message and Data Rates Disclosure:** Message and data rates may apply.
- **Privacy Policy Link:** <https://paydayexpresscash.com/privacy-policy>

8. Prohibited Uses

Customers may not:

- Provide false or misleading information
- Use our services for unlawful purposes
- Interfere with or disrupt our systems

9. Limitation of Liability

- We are not responsible for any indirect, incidental, or consequential damages arising from the use of our services.
- Our maximum liability is limited to the amount of the loan obtained.

10. Changes to Terms

We reserve the right to modify these Terms and Conditions at any time. Updates will be posted on our website with the effective date.

11. Governing Law

These Terms and Conditions are governed by the laws of [Insert State], and any disputes will be resolved in accordance with applicable regulations.

12. Contact Information

For questions or concerns about these Terms and Conditions, contact us at:

Wyoming Financial Lenders, Inc.
 11550 I Street, Suite 150, Omaha, NE 68137
 (402) 551-8888
customerservice@wcrimail.com