

TERMS OF USE

Welcome to the A.R.M. Solutions, LLC. website (the "Site"). By accessing or using our Site, you agree to comply with and be bound by the following terms and conditions (the "Terms of Use"). Please read these Terms of Use carefully before using the Site. If you do not agree to these terms, please do not use the Site.

1. Acceptance of Terms

By using the Site, you agree to these Terms of Use and our Privacy Policy. If you do not agree, you must not use the Site.

2. Modifications to Terms

A.R.M. Solutions, LLC. reserves the right to modify these Terms of Use at any time. Changes will be effective immediately upon posting on the Site. Your continued use of the Site after any changes signifies your acceptance of the new terms.

3. Use of the Site

You agree to use the Site for lawful purposes only. You must not use the Site in a way that infringes on the rights of others, restricts or inhibits their use and enjoyment of the Site, or that could damage, disable, overburden, or impair the Site.

4. Intellectual Property Rights

All content on the Site, including but not limited to text, graphics, logos, icons, images, and software, is the property of A.R.M. Solutions, LLC. or its content suppliers and is protected by intellectual property laws. You may not reproduce, distribute, modify, or create derivative works from any content without our express written permission.

5. User Submissions

By submitting any content to the Site, you grant A.R.M. Solutions, LLC. a perpetual, non-exclusive, royalty-free, worldwide license to use, reproduce, modify, and distribute such content in any media. You represent and warrant that you own or have the necessary rights to submit such content and that your submission does not violate any laws or infringe on any third-party rights.

6. Third-Party Links

The Site may contain links to third-party websites that are not owned or controlled by A.R.M. Solutions, LLC. We are not responsible for the content, privacy policies, or practices of any third-party websites. You acknowledge and agree that A.R.M. Solutions, LLC. shall not be responsible or liable, directly or indirectly, for any damage or loss caused by or in connection with the use of or reliance on any such content, goods, or services available on or through any such websites.

7. Disclaimer of Warranties

The Site is provided on an "as is" and "as available" basis. A.R.M. Solutions, LLC. makes no representations or warranties of any kind, express or implied, as to the operation of the Site or the information, content, materials, or products included on the Site. You expressly agree that your use of the Site is at your sole risk.

8. Limitation of Liability

To the fullest extent permitted by law, A.R.M. Solutions, LLC. shall not be liable for any damages of any kind arising from the use of the Site, including but not limited to direct, indirect, incidental, punitive, and consequential damages.

9. Indemnification

You agree to indemnify, defend, and hold harmless A.R.M. Solutions, LLC., its officers, directors, employees, agents, licensors, and suppliers from and against all losses, expenses, damages, and costs, including reasonable attorneys' fees, resulting from any violation of these Terms of Use or any activity related to your use of the Site.

10. Governing Law

These Terms of Use shall be governed by and construed in accordance with the laws of the State of California, without regard to its conflict-of-law principles. You agree to submit to the exclusive jurisdiction of the courts located in California for the resolution of any disputes arising out of or relating to these Terms of Use or the Site.

11. Contact Information

If you have any questions about these Terms of Use or this Privacy Policy, please contact us at the address listed below.

A.R.M. Solutions, LLC.

P.O. Box 2929

Camarillo, CA 93012

Email: compliance@armsolutions.com

PRIVACY POLICY

A.R.M. Solutions, LLC. Privacy Policy

Our Commitment to Privacy

Your privacy is important to us. To better protect your privacy, we provide this notice explaining our online information practices.

The Way We Use Information

We use the information you provide about yourself when handling a request to complete that request. We do not share this information with outside parties except to the extent necessary to complete a request. We use and retain email addresses to answer the email we receive.

Our Commitment to Data Security

This Site has security measures in place to protect against the loss, misuse, and alteration of the information under our control.

Children and Minors

It is our policy that visitors to our Site who are under the age of 18 should not post on or provide information to our Site without the consent of their parents. You should supervise the online activities of your children and consider the use of parental control tools available from online services and software providers that help provide a child-friendly Internet environment.

Text Message Policy

By providing your cell phone number, you have provided A.R.M. Solutions, LLC. with consent to send you account notifications, including reminders and updates regarding your account via text.

- Msg frequency varies by acct/preference. Msg & data rates may apply.
- To opt out, text STOP to 25277. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to 25277 or email us at contact@armsolutions.com.

Supported Carriers

This text message program is supported by Alltel, AT&T, Boost, Sprint, Verizon Wireless, Virgin Mobile, MetroPCS, T-Mobile, and U.S. Cellular. Carriers are not liable for delayed or undeliverable messages. Products and services are compatible with AT&T handsets.

Cookies

A technology called "cookies" may be used to provide you with tailored information. You may be able to set your browser to notify you when you receive a cookie. Our cookies may collect the operating system and browser that a visitor is using.

California Residents – California Consumer Privacy Act (CCPA)

Although we believe that based upon the types of services we provide we may be exempt from certain features of California's Consumer Privacy Act (CCPA), we provide you with general information about the CCPA.

The California Consumer Privacy Act (CCPA) provides that companies disclose certain categories of personal information they typically collect about a consumer and certain rights a consumer may have. You have the right to request, free of charge, that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information that it has collected about that consumer.
- The categories of sources from which the personal information is collected.
- The business or commercial purpose for collecting or selling personal information.
- The categories of third parties with whom the business shares personal information.
- The specific pieces of personal information it has collected about that consumer.

Information We May Collect About You

Unless otherwise disclosed during collection, information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("personal information") that may be collected in connection with visits to this Site may be retained by ARM