



Privacy Policy

Policy Effective Date: January 1, 2022

At Xpress One Labs your privacy is as important to us as it is to you. Our Customer Personal Information Privacy Policy defines how Xpress One Labs protects your privacy. This Privacy Policy describes:

- Why we collect personal information
- What personal information we collect and when it is collected
- How your information is used and protected
- When and with whom your information is shared
- What to do if you feel your personal information has been compromised

This Privacy Policy applies to all of the services and websites offered by Xpress One Labs. If you have any questions about this Privacy Policy, please feel free to contact us through our Website or write to us at:

- info@Xpressonelabs.com OR
- Privacy and Compliance Xpress One Labs 117 Lucinda Dr., Babylon, NY 11702

Information We Collect:

This Privacy Policy applies to Personal Information, which is information that Xpress One Labs collects from you as a customer that specifically identifies you as an individual. This information is collected to provide you with the products and services you have requested. In order to provide our full range of services, we may collect Personal Information including:

- Name
- Address
- Telephone number
- Fax number
- Email address

- Transaction information
- Credit card, debit card, or checking account information
- Driver's license number and expiration date (in conjunction with Background Reports)
- Last 4 of Social Security number

How We Use the Information We Collect:

At Xpress One Labs, we always want to provide you with the easiest and best possible experience from the time you begin looking for services through the delivery of your requested items. The information that we collect lets us meet this goal by allowing us to:

- Customize your shopping experience
- Confirm, process and track your orders
- Provide the services you request
- Contact you with questions or status updates regarding an order
- Respond to your customer service inquiries or requests
- Identify service preferences
- Send you Xpress One Labs email updates
- Prevent or mitigate fraud and credit risk
- Administer billing and payment for your purchases
- Comply with applicable law, legal procedures, requirements, regulations and statutes
- Xpress One Labs does not offer our services in connection with affiliated companies as well as other third parties

Choices for Personal Information:

To further improve your shopping experience, Xpress One Labs partners with third party vendors to evaluate how the Website is used and to provide continuous improvement for our services. Like most websites, we use "cookies" for a variety of purposes to improve your visits to the Website. Cookies are pieces of information that a website transfers to the hard drive on your computer for recordkeeping purposes. For example, we use cookies to understand which web pages are visited, how often they are visited, to remember you when you return to the Website, and to generally make the Website more user friendly.

Information Sharing: In the normal course of business Xpress One Labs does share Personal Information with third parties. We do this in the following, limited circumstances:

- We may disclose Personal Information as reasonably necessary to: (a) satisfy applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable Terms of Service, including investigation of potential violations thereof, (c) detect, prevent or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property or safety of Xpress One Labs., its customers or the public as required or permitted by law.
- We do not provide credit card or other financial information for marketing purposes.
- We may share with third parties certain pieces of aggregated, non-Personal Information, such as how many customers viewed a particular product or web page. Such information would not identify you individually.

We may disclose and/or transfer Personal Information to a third party in connection with a merger, acquisition, or sale (including any transfers made as part of insolvency or bankruptcy proceedings) involving Xpress One Labs or its affiliated companies or as part of a corporate reorganization.

Information Security:

Xpress One Labs processes Personal Information for the purposes for which it was collected. The information is processed in accordance with this Privacy Policy, any additional privacy notices that may be associated with the service we are supplying, applicable law, or your authorization or consent.

Xpress One Labs maintains reasonable and appropriate standards to safeguard your Personal Information.

When you enter Personal Information that contains a Social Security Number, driver's license number, or credit or debit card number at the designated and secured sections of our Website, the information will be encrypted or encoded before it is sent over the Internet. Personal Information that we collect and maintain is subject to physical, administrative and technical controls that are consistent with recognized industry standards.

Xpress One Labs processes Personal Information on our servers in the United States of America and in other countries. In some cases, we may process your Personal Information on a server outside your own country in accordance with this Privacy Policy and applicable law.

Data Integrity:

Xpress One Labs takes reasonable steps to verify that the Personal Information we store and process is accurate, complete and current. We also depend on our customers to update or correct their online profiles and to contact us with changes in Personal Information whenever necessary by one of the following means:

- Send an email to us at: info@Xpressonelabs.com
- Call us toll-free at 1-888-243-EXAM
- Fax us 1-919-809-6416
- Write to us at: Xpress One Labs, 117 Lucinda Dr., Babylon, NY 11702

Unless otherwise required by law or for legitimate business purposes, we will make good faith efforts to correct or delete such data at your request when you notify us of an error or change in your Personal Information. To prevent unauthorized changes to someone's Personal Information, we ask individual customers to positively identify themselves before processing such requests.

We reserve the right to charge a small fee to process any request to update, correct or delete Personal Information. We also may decline to process requests that require a disproportionate technical effort, jeopardize the privacy of others, or would be extremely impractical (for instance, requests concerning information residing on backup tapes).

Policy Enforcement:

Xpress One Labs regularly reviews its compliance with this Privacy Policy. Please feel free to direct any questions or concerns regarding this Privacy Policy or Xpress One Labs treatment of Personal Information to us through the Website or by writing to us at the email or postal mail address contained at the beginning of this document.

If we receive a written complaint, it is Xpress One Labs policy to contact the complaining customer regarding his or her concerns. We will investigate complaints promptly and diligently to address your concerns and resolve any dispute quickly. What to do if you believe someone has improperly used your personal data.

If you believe that someone has improperly accessed or used your personally identifiable information supplied to Xpress One Labs that you did not authorize, please contact us immediately.

Here are some additional things that you can do to protect yourself from identity theft if you think that your Personal Information has been compromised:

- **Review Your Account Statements** - Carefully review your bank, credit card, and other account statements every month to ensure that all of your account activity is valid. Report any questionable charges promptly and in writing to the card or account issuer.
- **Check Your Credit Report** - Check your credit report periodically to ensure that all your information is correct. You can obtain a free credit report once per year by visiting www.annualcreditreport.com or by calling 877-322-8228. Carefully reviewing your credit report can help you spot problems and address them quickly. If you have any questions about your credit report or notice any inaccuracies, contact the relevant consumer reporting agency promptly at the telephone number listed on the report.

Fraud Alert - Consider placing a fraud alert on your credit file. The fraud alert requests that creditors contact you before opening any new accounts or increasing credit limits on your existing accounts. You can place a fraud alert on your credit file by contacting one of three consumer reporting agencies listed below. You need to contact only one of the three agencies; the one you contact is required by law to contact the other two. You will receive confirmation letters in the mail and then will be able to order a credit report from each of the three agencies, free of charge. The fraud alert will remain in your credit file for at least 90 days.

- Equifax - P.O. Box 740241 Atlanta, GA 30374 800-525-6285 - www.equifax.com
- Experian - P.O. Box 9532 Allen, TX 75013 888-397-3742 - www.experian.com
- TransUnion - P.O. Box 6790 Fullerton, CA 92834 800-680-7289 - www.transunion.com

Consult the Federal Trade Commission. For more guidance on steps you can take to protect your information, you also can contact the Federal Trade Commission at www.ftc.gov/idtheft, or at 877-ID-THEFT (877-438-4338), or at the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.

For California Residents: Privacy Rights under California Civil Code Sections 1798.83-1798.84

California Civil Code sections 1798.83-1798.84 give California residents the right to ask us for a

notice describing the categories of Personal Information we share with affiliated companies or third parties for their direct marketing purposes. The notice will identify the categories of information shared and will include a list of the third parties and affiliates with which it has been shared, along with their names and addresses. Please allow 30 days for a response. If you are a California resident and would like a copy of this notice, please submit a written request to the email or postal mail address contained at the beginning of this document.

Changes to this Privacy Policy:

Please note that this Privacy Policy may change from time to time. We will post any Privacy Policy changes on this page and, if the changes are significant, we will provide a more prominent notice. Each version of this Privacy Policy will be identified by its effective date found at the top of this document.

If you have any additional questions or concerns about this Privacy Policy, please feel free to contact us any time through this web site or at the email or postal mail address contained at the beginning of this document.