



**Privacy Notice**



**WHAT IS OUR COMMITMENT TO YOU?**

While information is the foundation for providing you with superior service, protecting the privacy of your personal information is of highest importance to us. We believe that responsible stewardship of the information entrusted to us is crucial in developing and maintaining the public trust essential for our continued success. We are sensitive to your privacy concerns, and are committed to letting you know what information is being collected on our websites, how the information is being used and what choices you have regarding the collection and use of the information. Please take a moment to review this privacy policy and feel free to contact us with any questions at [privacy@consumerinfo.com](mailto:privacy@consumerinfo.com).

**WHAT TYPES OF INFORMATION DO WE COLLECT ABOUT YOU?**

The primary reason we collect personal and credit information about you is to provide products and services that you have requested and to enroll you into our membership services. The type of information we collect, and the primary purpose for which it is collected includes:

- Required product registration information such as name, address, social security number, and date-of-birth, is utilized to establish your membership or one-time transaction record and to verify your identity. We require this verification in order to provide you with your personal credit information.
- Credit information we receive from credit reporting agencies is utilized to provide you with the products and services we offer.
- Billing information, such as credit card number, is required to process the payment for the products and services you order from us.
- Other information we collect, such as city of birth and mother's maiden name, is used to verify your identity in the event you forget your login information required for our online services. E-mail addresses are collected and used to send you notifications, special offers and our latest e-newsletter via electronic mail.

We may disclose all of the information that we collect, as described above.

**DO WE SHARE INFORMATION WITH THIRD PARTIES?**

We may disclose any of the information that we collect to our affiliated companies. **We do not share information with any non-affiliated third party** except: (1) in select circumstances when a business partner refers you to us and you give us permission to share information with that business partner on your order form, or (2) as permitted or required by law.

However, we may disclose all of the information we collect to companies that perform services on our behalf such as the credit reporting agencies from which we obtain your credit report(s), credit card processors, e-mail communications management firms or call center providers. When identifying methods of improving our products and services or if we think a product may be of interest to you, we may arrange to extend offers of goods or services to you either directly or through our affiliates.

Our website may contain links for other offers and services that we feel you may have an interest in. We believe these sites share a similar commitment to consumer privacy and urge you to review their privacy policy when visiting their sites. We cannot, however, be responsible for their privacy practices.

## **OFFERING YOU CHOICES – MARKETING OPTIONS**

You have choices when it comes to learning about new offers or services you can use to help meet your financial management goals. If you do not wish to receive offers of products or services from ConsumerInfo.com or its partners or affiliates, here are the methods in which you can opt out:

1. **New Order Opt-out Option:** While placing an order for the purchase of a credit report or monitoring service, you may select to opt out of receiving special offers and newsletters from us.
2. **Customer Opt-out Options:** Each e-mail we send includes instructions and an opt-out link. Alternatively, you may opt out by calling our Customer Care Center toll-free at 1-888-888-8553. You may exercise this opt out choice at any time.

While ordering a credit report, you may also have the option of requesting "Your Offers." If you sign up for "Your Offers," ConsumerInfo.com will use the information in your credit report to match your credit history to credit and financial products and services you may be interested in, so that we can provide you with information about such products and services offered by our partners. These offers may be presented online at ConsumerInfo.com or sent via e-mail, in our personalized monthly newsletter and/or through occasional other e-mail contact. Anonymous, aggregate information about customers who match a particular offer may be provided to our partners, but no Personally Identifiable Information about you will be shared with our partners unless you respond to the offer and consequently provide it to them.

## **COOKIES AND THIRD PARTY ADVERTISERS**

ConsumerInfo.com does not use cookies on its websites. Some of our business partners may use cookies on our site (for example, advertisers). However, we have no control over these cookies or access to the information contained in these cookies.

ConsumerInfo.com works with third parties to serve ads on our websites. These ads may contain cookies and action tags (also known as single pixel gifs or web beacons) to measure advertising effectiveness and gather completely anonymous information. We have no access to or control over these cookies or action tags nor do we have access to the information they may gather.

## **WHAT IS OUR POLICY RELATING TO FORMER CUSTOMERS?**

Our policy regarding the collection and use of information about former customers is the same as that regarding the collection and use about existing customers (refer to section titled **What types of personal information do we collect about you?**). Over time, information about former customers is used less and less and may ultimately be removed from our records.

## **HOW DO WE PROTECT YOUR INFORMATION?**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards designed to protect your nonpublic personal information. ConsumerInfo.com protects your information over the Internet by using a secure web server, which allows web browser programs (Netscape or Microsoft Internet Explorer) to interact with ConsumerInfo.com's web server via an encrypted session. ConsumerInfo.com employs a Secure Sockets Layer (SSL) connection that provides an encrypted connection between your computer and ConsumerInfo.com. The 128 bit encrypted connection scrambles ordinary text or data into cyphertext to safeguard sensitive information during its journey across the Internet. The information is decrypted, or put back into a readable format, when it reaches its intended destination. Depending on which browser you use, you will know you are in secured area by "https" or a lock appearing on your screen. When you visit our website, you may move in and out of secured areas. Any time that you are on an order page or viewing your personal credit report, you will be in a secured area.

## **A SPECIAL NOTE REGARDING CHILDREN UNDER 13 YEARS OLD**

Consumers under the age of 13 must not send any personal information to us—including but not limited to information such as name, address or e-mail address. We do not knowingly collect personally identifiable information from children under 13.

## **PRIVACY POLICY CHANGES**

We reserve the right to change this privacy policy at any time. You agree to obtain annual notices of, and changes to, this privacy policy electronically by visiting this website. Therefore, we encourage you to review this privacy policy from time to time to review any changes to our Privacy Notice.



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