

Credit Rx America's

Internet Privacy Policy

Privacy Policy

At Credit Rx America (hereinafter "Company") we take our ethical responsibilities and your privacy seriously by recognizing that your privacy is important. We have a strong commitment to providing excellent service to all our customers and visitors of this Website, including respecting your concerns about privacy. This Privacy Policy discloses how we collect personal information, the types of personal information we receive and collect, our use of current and former consumer information about, as well as the steps that we take to safeguard your information. If you use this site you explicitly agree to the terms and conditions of the Privacy Policy in effect at the time of your use. We hope that this disclosure will help increase your confidence in our website and enhance your experience on the Internet. Therefore, in compliance with industry standards and regulations enforced typically by the Federal and State Governments, we abide the following privacy policy.

Browsing Our Website

This website does not collect personally identifiable information from your computer when you browse this website and request pages from our servers. This means that, unless you voluntarily and knowingly provide us with personally identifiable information, we will not know your name, your email address, or any other personally identifiable information. Company's servers automatically record non-personally identifiable information when you visit our website or use some of our products. When you request a page from our website, our servers log the information provided in the HTTP request header including the IP number, the date and time of the request, the URL of your request, the language used, the browser type and any other information that is provided in the HTTP header. We collect the HTTP request header information in order to make our website function correctly and provide you the functionality that you see on this website. We also use this information to better understand how visitors use our website and how we can better tune it, its contents and functionality to meet your needs.

Information Collected

When we need to collect personally identifiable information from you to execute the requested transaction or provide you with a particular service, we will ask you to voluntarily supply us with the information we need. We will ask you for information such as, but not limited to: name, address, telephone number, email address, and demographic information (such as income level and gender) to process your submission.

In addition, when you provide contact details for transaction requests such as scheduling an appointment or requesting a proposal, we will use the contact information to keep you updated about future offers or promotions unless you opt-out online or otherwise notify us.

This information may be collected from, but not limited to, the following sources:

- Our communications with you, including information obtained when you register for a Company service or otherwise volunteer information, such as your income, assets you possess, and account payment history;
- Your transactions with us, our affiliates, or others;
- Outside companies, such as consumer reporting agencies, to evaluate your creditworthiness and credit history;
- Public sources, such as bankruptcy records and real estate records.

Aside from the ways mentioned above, we sometimes use your personally identifiable information in other ways, including sending you promotional materials, and sharing your information with third parties so that these third parties can send you promotional materials. (By "promotional materials," we mean communications that directly promote the use of Websites, or the purchase of products or services). However, you may "opt-out" of certain uses of your personal information.

How Company Uses Personally Identifiable Information

We may disclose a consumer's personally identifiable information in order to effect or carry out any transaction that you have requested of us or as necessary to complete our contractual obligations with you. The personal information collected on this site and by third parties will be used to operate the site and to provide the services or products or carry out the transactions you have requested or authorized.

We Reserve The Right To, Share, Sell, Rent Or Otherwise Transfer/Disclose Your Personal Information To Third Parties For Any Purpose In Our Sole Discretion In Accordance With Applicable Laws. We prohibit the sale or transfer of personal information to non-affiliated entities for their use without giving you the opportunity to opt-out. We may share your personally identifiable information with affiliated companies that are directly or indirectly controlled by, or under common control of Company. We may send personally identifiable information about you to non-affiliated companies that are not directly or indirectly controlled by, or under common control of, Company.

We may use this personally identifiable information for auditing, research and analysis to operate and improve Company's technologies and services. We may change or broaden the use of your personal information at any time. We may use your personal information to provide customized content, promotional offers to individuals by means of email advertising, telephone marketing, direct mail marketing, banner advertising, and other possible uses.

Company may also share aggregated information that does not identify you, the consumer, with outside companies. "Aggregated Information" refers to information the Company gathers by aggregating non-personally identifiable information to provide summaries of use of the website. The aggregated information is used to show usage patterns and to do such things as negotiate

with vendors of internet services. Such Information is not linked to the consumer's personal information.

Your Choices/Opt-out

We offer you choices when we ask for personal information, whenever reasonably possible. We provide you the opportunity to 'opt-out' of having your personally identifiable information used for certain purposes, when we ask for this information. For example, if you purchase a product/service but do not wish to receive any additional marketing material from us, you can indicate your preference on our order form.

You may decline to provide personal information to us and/or refuse cookies in your browser, although some of our features or services may not function properly as a result.

If you no longer wish to receive our newsletter and promotional communications, you may opt-out of receiving them by following the instructions included in each newsletter or communication or by emailing or calling us per the information contained on our contact page.

By providing information to Company you are consenting to the collection, use and disclosure of such personal information in the manner described in this privacy policy. We provide you the opportunity to withdraw your consent when such information is collected or at any later time by following the procedure described in this Choice/Opt-Out provision.

Such consent may be withdrawn by calling the telephone number provided below or may be done in email and sent to our customer service department at the following physical address or email address:

Credit Rx America

Email: Joe@CreditRxAmerica.com

Phone: (888) 882-1961

Fax: (866) 646-3756

Service Providers

We require the use of outside companies, other third parties, to provide certain services including clerical and information processing and shipping services. When you sign up for our services, we will share only as much information as is necessary for the provision of those services. We require that all third parties, hired by Company, to comply with our Privacy Policy in order to keep your information safe and secure.

These third parties are prohibited from using or sharing your personally identifiable information for any purpose other than the job they were hired to do or in compliance with their own privacy requirements once you become a customer of theirs.

Securing the Transmission and Storage of Information

The security of your personal information is extremely important to us. We employ generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. We maintain physical safeguards, such as secure areas in buildings; electronic safeguards, such as passwords and encryption; and procedural safeguards, such as customer authentication procedures to prevent ID theft. Company processes personal information on servers in the United States and in other countries. Access to information about you is restricted to authorized employees obtaining the information for business purposes. Our site uses SSL (Secure Sockets Layer) security technology to encrypt information you provide to us through the site when entering sensitive information (such as credit card number and/or social security number) on our registration or order forms. This ensures that your information is encrypted as it travels over the Internet. SSL is an industry-standard protocol for encryption over the internet.

After information reaches Company, it is stored on a secure server that resides behind firewalls designed to block unauthorized access from outside of Company. You can help to maintain the security of your online transactions by not sharing your personal information or password with anyone. Remember, no method of transmission over the Internet, or method of electronic storage, is 100% secure. (Example: any information you provide us by email is not encrypted) Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about the security on our Website, please feel free to e-mail us.

Log Files

As is true of most Websites, we gather certain information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and click stream data. We use this information, which does not identify individual users, to analyze trends, to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole. We do not link this automatically-collected data to personally identifiable information.

Cookies

We use cookies and other technologies on this site to enhance your online experience and to learn about how you use our services in order to improve the quality of the services we offer. A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We do not link the information we store in cookies to any personally identifiable information you submit while on our site.

We use session ID cookies. We use session cookies to make it easier for you to navigate our site. A session ID cookie expires when you close your browser. We can at your option set a persistent cookie to store your passwords, so you don't have to enter it more than once. Persistent cookies also enable us to track and target the interests of our users to enhance the experience on our site.

If you reject cookies, you may still use our site, but your ability to use some areas of our site, such as contests or surveys, will be limited.

Some of our business partners (e.g., advertisers) use cookies on our site. We have no access to or control over these cookies.

This Privacy Policy covers the use of our cookies only and does not cover the use of cookies by any advertisers or third parties.

Clear Gifs (Web Beacons/Web Bugs)

We employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs to our customers' personally identifiable information.

We use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns. If you would like to opt-out of these emails, please see "Choice and Opt-out."

Third Party Advertisers

We employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs to our customers' personally identifiable information.

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Links to Other Sites

This Website contains links to other sites such as our affiliates as well as third parties which are not owned or controlled by us. Please be aware that this privacy policy only addresses Company's use and disclosure of your information collected on this site.

While we try to link only to sites that share our standards and respect for privacy, we are not responsible for the privacy practices of such other sites. We encourage you to be aware when

you leave our site and to read the applicable privacy policies and terms of conditions of each and every Website that collects personally identifiable information.

This Privacy Policy applies only to information collected by this Website.

Co-branded sites

We may be co-branded with "partners and affiliates" or part of a corporate group. We may share information about customers and former customers with these co-branded / corporate group companies. These business to business relationships are helpful to us and to you as they afford all concerned with greater product and service opportunities. We always provide opt-out opportunities regarding the sharing of your information with such partners and affiliates. Please note the sites linked to our site are governed by their own privacy policies which may or may not reach the standards set by Company.

Access to Personally Identifiable Information

We will make good faith efforts to provide you access to your personal information upon request. If your personally identifiable information changes, or if you no longer desire our product or service, you may correct, update, delete or deactivate same by emailing our Customer Support by contacting us by telephone or postal mail at the contact information listed below.

Children

Consistent with the Federal Children's Online Privacy Protection Act of 1998 (COPPA), we will never knowingly request personally identifiable information from anyone under the age of 13 without requesting parental consent.

Legal Disclaimer

We reserve the right to disclose your personally identifiable information, as required, to comply with the law, applicable regulations, governmental and quasi-governmental requests, judicial proceedings, court orders or subpoenas, to enforce our Legal Notices or other agreements, or to protect our rights, property or safety or the rights, or to protect the property or safety of our users or others (e.g., to a consumer reporting agency for fraud protection etc.), and to ensure the security of our network and services.

Enhancement of Information

We may purchase marketing data from third parties and add it to our existing user database, to better target our advertising and to provide pertinent offers in which we think you would be interested. To enrich our database of individual customers, we tie this information to the personally identifiable information you have provided to us.

Business Transitions

In the event Company goes through a business transition, such as a merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via e-mail and/or a prominent notice on our Website for 30 days of any such change in ownership or control of your personal information.

Changes to this Privacy Policy

We reserve the right to modify this Privacy Policy at any time. We will not jeopardize your privacy. The provisions contained in this Privacy Policy supersede all previous notices or policies regarding our privacy practices with respect to this site. Any and all changes will be made here, to this Privacy Policy.

We encourage you to check our site frequently to see the current Privacy Policy to be informed of how we are committed to protecting your information and providing you with improved content on our website in order to enhance your online experience. Upon any material changes to the Privacy Policy, we will post those changes to this Privacy Policy, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.