

California Consumer Privacy Rights

Your Data, Your Control

For California Residents Only















Educate and Restore Credit, LLC
Effective: August 1, 2025 | Last Updated: August 1, 2025

This notice explains your privacy rights under California law, including the California Consumer Privacy Act (CCPA). We believe in transparency and want you to understand exactly how we handle your personal information.





What Information Do We Have About You?

We've collected the following categories of personal information in the past 12 months:

Information We Collect

Category	What This Includes	We Collect This
 Personal Identifiers	Name, address, email, SSN, IP address, account info	 Yes
 Contact & Financial Records	Phone numbers, bank accounts, employment details	 Yes
 Demographic Information	Age, gender, marital status, military status	 Yes
 Purchase & Service Data	Services you've used or considered	 Yes
 Online Activity	Website visits, clicks, search history	 Yes
 Location Information	General geographic location	 Yes
 Data Insights	Profiles based on your preferences and behaviors	 Yes

Information We Don't Collect

-  **Biometric Data** (fingerprints, facial recognition)
-  **Audio/Video Recordings** (unless you specifically provide them)
-  **Employment Records** (beyond basic employment verification)
-  **Education Records** (school transcripts, grades)

Where Does This Information Come From?

We gather your information through:

Direct Sources

- Forms you fill out on our website
- Phone calls and emails with our team
- Account setup and service applications

Digital Sources

- Your website browsing activity
- Cookies and tracking technologies
- Social media interactions





Third-Party Sources

- Credit bureaus and reporting agencies
 - Marketing partners and analytics providers
 - Public records and databases
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How We Use Your Information

We use your personal information to:




Primary Business Functions

-  Provide credit education and restoration services
-  Process payments and manage your account
-  Communicate about your services and account
-  Verify your identity and prevent fraud

Service Improvement





-  Analyze usage patterns to improve our website
-  Personalize your experience and recommendations
-  Conduct research and development

Legal & Security

-  Comply with legal requirements and regulations
 -  Protect against fraud and security threats
 -  Respond to legal requests and court orders
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Who We Share Your Information With


Business Partners (Information Shared)

-  **Affiliated Companies** - Related businesses under common ownership
-  **Service Providers** - Companies that help us operate (payment processors, IT support)
-  **Analytics Partners** - Google Analytics and similar platforms
-  **Data Aggregators** - Companies that compile consumer information

Marketing Partners (Information Sold)

We may sell certain information to:

-  **Financial Service Providers** - Lenders, debt relief companies
-  **Advertising Networks** - For targeted marketing campaigns
-  **Marketing Partners** - For promotional opportunities

 **Important:** Once sold, your information is subject to the other company's privacy practices.

Your California Privacy Rights

1. Right to Know

What you can request:

- Complete list of personal information we have about you
- Categories of information we've collected
- Why we collected it and how we use it
- Who we've shared or sold it to

2. Right to Delete

What you can request:

- Deletion of your personal information from our systems
- **Note:** Some information may be retained for legal compliance or fraud prevention

3. Right to Opt-Out of Sales

What you can do:

- Stop us from selling your personal information to third parties
- This doesn't affect information sharing for business operations

4. Right to Non-Discrimination

We promise not to:

- Deny you services for exercising your rights
- Charge you different prices
- Provide lower quality service
- Retaliate in any way




How to Exercise Your Rights

Opt-Out of Information Sales

Quick Action Required:

 **Online:** [DO NOT SELL MY PERSONAL INFORMATION] ← Click Here

 **Phone:** 844-611-4554



Request Information or Deletion

Method 1: Online Form

Visit: <https://eandrcredit.com>

Method 2: Email

Send to: support@educateandrestorecredit.com

Subject: "California Privacy Rights Request"

Method 3: Phone
Call: 844-611-4554

What to Include in Your Request

- Your full name and contact information
 - Account number (if you have one)
 - Specific request (access, deletion, or opt-out)
 - Proof of California residency
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What Happens Next?

Verification Process

- We'll verify your identity using information we have on file
- May require additional verification for sensitive requests
- Process typically takes 2-5 business days

Response Timeline

- **Standard Response:** 45 days
- **Complex Requests:** Up to 90 days (we'll notify you if extension needed)
- **Urgent Requests:** We'll prioritize when possible

Request Limits

- You can make **2 access requests** per 12-month period
 - No limit on deletion or opt-out requests
 - No account creation required to make requests
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Additional California Privacy Information

"Do Not Track" Signals

Currently, we don't respond to browser "Do Not Track" settings, but you can opt-out of sales using the methods above.

Shine the Light Law Rights

You can request information about how we share your data with third parties for their marketing purposes.


To Request: Email support@educateandrestorecredit.com


Subject Line: "CA Shine the Light Privacy Request"


Questions or Concerns?


Privacy Team Contact

 **Email:** support@educateandrestorecredit.com

 **Phone:** 844-611-4554





 **Mail:** 1907 Cricklewood Cove, Fogelsville, Pennsylvania, 18051

 **Business Hours:** Monday-Friday, 9 AM - 6 PM PST

 **Response Time:** 24-48 hours for email inquiries

Updates to This Notice


We may update this privacy notice as laws change or our practices evolve. When we make material changes:

-  We'll post the updated notice on our website
 -  We'll update the "Last Updated" date at the top
 -  We may send you a notification about significant changes
 -  Your continued use of our services means you accept the updates
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Legal Framework

This notice is designed to comply with:

- **California Consumer Privacy Act (CCPA)**
 - **California Privacy Rights Act (CPRA)**
 - **California Shine the Light Law**
 - **Gramm-Leach-Bliley Act (GLBA)**
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 **Your privacy matters to us. We're committed to protecting your personal information and respecting your rights as a California consumer.**

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