

# Privacy Notice

Educate and Restore Credit, LLC

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## Your Privacy Rights: What You Need to Know

Federal law requires us to explain how we collect, use, and protect your personal information. This notice also explains your rights to limit certain types of information sharing.

### Information We Collect

When you use our credit education and restoration services, we may collect:


- **Identity Information:** Social Security number, name, address, phone number
- **Financial Information:** Payment history, account details, transaction records
- **Credit Information:** Credit reports, credit scores, credit history details
- **Communication Records:** Phone calls, emails, and other correspondence



### How We Collect Information:

- Directly from you when you sign up for services or contact us
  - From credit bureaus and reporting agencies
  - From our business partners and affiliates
  - Through our website and online forms
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## How We Use and Share Your Information

### Information Sharing Practices

Purpose	We Share	You Can Limit
<b>Everyday Business Operations</b> Processing transactions, maintaining accounts, responding to legal requests, credit bureau reporting	✓ Yes	✗ No
<b>Our Marketing</b> Promoting our credit services to you	✓ Yes	✗ No
<b>Joint Marketing</b> Partnering with other financial companies to offer services	✓ Yes	✗ No
<b>Affiliate Business Operations</b> Sharing transaction and experience information with related companies	✓ Yes	✗ No
<b>Affiliate Credit Decisions</b>	✓ Yes	 Yes

Purpose	We Share	You Can Limit
Sharing creditworthiness information with related companies		
<b>Affiliate Marketing</b>		
Allowing related companies to market to you	✓ Yes	 Yes
<b>Third-Party Marketing</b>		
Sharing with unrelated companies for their marketing	✓ Yes	 Yes

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## Your Control Options

### Limit Information Sharing

You have the right to limit certain types of information sharing. Choose any or all options:

**Call Us:** 844-611-4554

**Email Us:** [support@educateandrestorecredit.com](mailto:support@educateandrestorecredit.com)

**Mail Us:** Use the form below

### Opt-Out Request Form

**Mail to:**

Educate and Restore Credit, LLC  
1907 Cricklewood Cove, Fogelsville, Pennsylvania, 18051

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### Check all that apply:

- ☐ **Stop sharing my creditworthiness information** with your affiliates for their business purposes
  - ☐ **Stop your affiliates from marketing to me** using my personal information
  - ☐ **Stop sharing my information with other companies** for their marketing purposes
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### Your Information:

- Name: \_\_\_\_\_
- Address: \_\_\_\_\_
- City, State, ZIP: \_\_\_\_\_
- Account Number: \_\_\_\_\_
- Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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## Important Timing Information

- **New Customers:** We may begin sharing your information 30 days after providing this notice
- **Former Customers:** We continue to share information as described in this notice even after you're no longer our customer
- **Joint Accounts:** Your privacy choices apply to all account holders

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## How We Protect Your Information

We implement multiple layers of security to protect your personal information:

- **Digital Security:** Encrypted computer systems and secure data transmission
- **Access Controls:** Restricted access to authorized personnel only
- **Physical Security:** Secured facilities and locked file cabinets
- **Compliance:** Regular security audits and federal law compliance

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## State-Specific Rights

### California Residents

You have additional rights under the California Consumer Privacy Act (CCPA) and Shine the Light Law. For details, visit our California Privacy Notice at [Insert updated URL] or contact us at [support@educateandrestorecredit.com](mailto:support@educateandrestorecredit.com).

### Vermont Residents

We automatically treat Vermont consumers as opted out of information sharing with unrelated companies. We will not share your credit information with affiliates without your consent.

### Nevada Residents

To join our internal Do Not Call list, call [Insert updated number].

#### **Nevada Bureau of Consumer Protection:**

555 E. Washington St., Suite 3900, Las Vegas, NV 89101

Phone: 702-486-3132 | Email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov)

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## Contact Information

**Educate and Restore Credit, LLC**

**Email:** [support@educateandrestorecredit.com](mailto:support@educateandrestorecredit.com)

**Phone:** 844-611-4554

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

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## Definitions

**Affiliates:** Companies related to us by common ownership or control, including financial and non-financial companies.

**Nonaffiliates:** Companies not related to us by common ownership or control, such as service providers and marketing firms.

**Joint Marketing:** Formal agreements between unrelated financial companies to jointly market financial products or services.

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*This notice is effective as of 01/01/2025 and complies with federal privacy laws including the Gramm-Leach-Bliley Act.*