



Credit GPS Privacy Policy

Credit GPS provides this Privacy Policy to inform you of our policies and procedures regarding the collection, use, and disclosure of the information that we collect and receive from users of our software at www.creditgps.com (the "Software"). This Privacy Policy applies only to information that you provide to use through the Software. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms of Service (the "Terms")

As used in this policy, the terms "using" and "processing" information include using cookies on a computer, subjecting the information to statistical or other analysis and using or handling information in any way, including, but not limited to collecting, storing, evaluating, modifying, deleting, using, combining, disclosing and transferring information within our organization or among our affiliates within the United States or internationally.

1. Information Collection and Use.

Our primary goal in collecting information is to provide and improve our Software, to administer your membership, and to enable users to enjoy and easily navigate the Software.

2. Personally Identifiable Information.

When you register with us through the Software and become a Credit GPS subscriber, free or otherwise, we will ask you for certain personally identifiable information. This refers to information about you that can be used to contact or identify you ("Personal Information"). Personal Information includes, but is not limited to, your name, phone number, credit card or other billing information, your email address and the email address of your contacts, home and business postal addresses, and website URLs, and any other information or data that you provide to the Software, such as any of your webmail or social networking site accounts that you link to your Credit GPS account. We use your Personal Information to provide the Services and administer your inquiries. You may change or delete any information that you provide; please

use caution when linking or posting any Personal Information, as such information may be viewed by other Credit GPS Users (as defined below). Please see "Changing or Deleting Your Information" below for further information.

We also collect the other information that you provide as part of registration and the administration and personalization of your profile webpage (e.g., without limitation, company, occupation, zip code (on its own) and individual preferences) ("Non-Identifying Information").

We use your Personal Information (in some cases, in conjunction with your Non-Identifying Information) to provide the Services within the Software, complete your transactions, and administer your inquiries.

We may also use your Personal Information to contact you with Credit GPS newsletters, marketing or promotional materials and other information that may be of interest to you. If you decide at any time that you no longer wish to receive such communications from us, please follow the unsubscribe instructions provided in any of the communications.

3. Posting Comments Via Social Media.

As part of the Software, Credit GPS members may communicate with the Credit GPS Facebook Community or other Social Media sharing through use of their accounts and buttons provided throughout the software.

4. Information Sharing and Disclosure.

We will not rent, sell, or share personal information about you with other people or nonaffiliated companies except to provide the Software, when we otherwise have your permission, or under the following circumstances:

5. Aggregate Information and Non-Identifying Information.

We may share aggregated information that does not include Personal Information and we may otherwise disclose Non-Identifying Information with third parties for industry analysis, demographic profiling and other purposes. Any aggregated information shared in these contexts will not contain your Personal Information.

6. Service Providers.

We may employ third party companies and individuals to process your payments, facilitate our Software, to provide the Software on our behalf, to perform Services-related services (e.g., without limitation, maintenance services, database management, web analytics and improvement of the Services' features) or to assist us in analyzing how our Software is being used. These third parties have access to your Personal Information only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose. We may also provide Personal

Information to our business partners or other trusted entities for the purpose of providing you with information on goods or services we believe will be of interest to you. You can, at any time, opt out of receiving such communications by contacting us at info@creditgps.com.

7. Compliance with Laws and Law Enforcement.

Credit GPS cooperates with government and law enforcement officials and private parties to enforce and comply with the law. We will disclose any information about you to government or law enforcement officials or private parties as we, in our sole discretion, believe necessary or appropriate to respond to claims and legal process (including but not limited to subpoenas), to protect the property and rights of Credit GPS or a third party, to protect the safety of the public or any person, or to prevent or stop activity we may consider to be, or to pose a risk of being, any illegal, unethical or legally actionable activity.

8. Business Transfers.

We may sell, transfer or otherwise share some or all of its assets, including your Personal Information, in connection with a merger, acquisition, reorganization or sale of assets or in the event of bankruptcy. In such an event, you will have the opportunity to ask not to receive promotional information following any such change of control.

9. Changing or Deleting Your Information.

All Members may review, update, correct or delete the Personal Information in their account by accessing the registration page and/or simply removing the Credit GPS Software program by utilizing the add/remove utility in your control panel. If you completely delete all such information, then your account will become deactivated and all your information will be removed from our servers.

10. Security.

We employ administrative, physical and electronic measures designed to safeguard and protect your information from unauthorized access and disclosure including encrypting your communication by utilizing Secure Sockets Layer (SSL) software.

We will make any legally required disclosures of any breach of the security, confidentiality, or integrity of your unencrypted electronically stored "personal data" (as defined in applicable state statutes on security breach notification) to you via email or conspicuous posting through the Software in the most expedient time possible and without unreasonable delay, insofar as consistent with (i) the legitimate needs of law enforcement or (ii) any measures necessary to determine the scope of the breach and restore the reasonable integrity of the data system.

11. International Transfer.

Your information may be transferred to — and maintained on — computers located outside of your state, province, country or other governmental jurisdiction where the privacy laws may not be as protective as those in your jurisdiction. If you are located outside the United States and choose to provide information to us, Credit GPS may transfer your Personal Information to the United States and processes it there. Your submission of such information represents your agreement to that transfer.

12. Links to Other Sites.

Our Software may contain links to other websites for news and other information. If you choose to visit an advertiser by "clicking on" a banner ad or other type of advertisement, or click on another third party link, you will be directed to that third party's website within the software. The fact that we may link to a website or present a banner ad or other type of advertisement is not an endorsement, authorization or representation of our affiliation with that third party, nor is it an endorsement of their privacy or information security policies or practices. We do not exercise control over third party websites. These other websites may place their own cookies or other files on your computer, collect data or solicit personal information from you. Other services follow different rules regarding the use or disclosure of the personal information you submit to them. Our Privacy Policy only applies to the Services and we are not responsible for the privacy practices or the content of other websites. You should check the privacy policies of those sites before providing your personal information to them.

13. Children's Information.

The Software is not directed to children. We do not knowingly collect personally identifiable information from children. If a parent or guardian becomes aware that his or her child has provided us with Personal Information without their consent, he or she should contact us at info@creditgps.com. If we become aware that a member is under the age of 13 and has provided us with Personal Information without verifiable parental consent, we will delete such information from our files.

14. Agreement and Changes.

By using the Services, you agree to the current Privacy Policy and Terms, to which this Privacy Policy is incorporated. Credit GPS reserves the right, in its sole discretion, to modify, discontinue, or terminate the Services or to modify this Privacy Policy at any time. If we modify this Privacy Policy, we will notify you of such changes by posting them through the Software or providing you with notice of the modification. We will also indicate when such terms are effective below. By continuing to access or use the Software after we have posted a modification or have provided you with notice of a modification, you are indicating that you agree to be bound by the modified Privacy Policy. If the modified Privacy Policy is not acceptable to you, your only recourse is to cease using the Software and delete it from your computer.

15. Contacting Us.

If you have any questions about this Privacy Policy, please contact us at info@creditgps.com.

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