

## **Privacy Policy**

This privacy policy describes the types of information eCreditHero Inc. (the "Company" or "We") may collect from you, or that you may provide when you visit [www.ecredithero.com](http://www.ecredithero.com) (our "Website") and our practices for collecting, using, maintaining, protecting and disclosing that information. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information. For purposes of this Privacy Policy, "Service" refers to the Company's service which can be accessed via our website at [www.ecredithero.com](http://www.ecredithero.com), or through our application available through the Chrome and Firefox extensions stores, Tammy Brooms in which users can access their credit report, identify errors on their credit report, perform actions to challenge them, and receive credit education.

### **This Policy Applies to Information We Collect:**

- On this Website;
- From online and offline data providers.
- In email, text, and other electronic messages between you and our Website; and
- Through our web browser applications.

### **The Policy Does Not Apply to Any Information Collected:**

- By us offline or through any other means; or
- By any third party, including through any application or content that may link to or be accessible from or on the Website.

Please read this policy carefully to understand our policies and practices regarding your information and how we may treat it. If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using our Website, you agree to this privacy policy. This policy may change from time to time (see "Notification of Changes to Our Privacy Policy"). Your continued use of this Website after we make changes is deemed to be acceptance of those changes. As a result, please check our policy periodically for updates.

### **Information We Collect and How We Collect It**

We may collect several types of information from and about users of our Website including: (1) personal information that can be used to identify you like your name, social security number and contact information, (2) other information that is about you but does not identify you, like your gender, household, income and credit information, and (3) information about how you use our Website, like information about the devices you use to access our Website and usage details.

We may collect some of this information (1) directly from you when you provide it to us, (2) automatically as you navigate through the Website or use our web browser applications, and (3) from third parties as further described in this policy.

## **Collection of Information You Provide Us**

We may collect the following information from you when you provide this information to us:

- Contact information such as name, email address, mailing address and phone number.
- Identification numbers such as your credit report number.
- Financial information such as credit card information, banking information, credit score and other information obtained in a credit report.
- Account information such as user name, password, and details of transactions you carry out through our Website.
- Profile information like your date of birth, gender, marital status, household information, employment information, income and other similar information.
- Account preferences information such as subscription and marketing preferences.
- User contributions, such as your public comments and postings on our Website and social media communities or pages, your responses to surveys, and your correspondence with us.

## **Automatic Collection**

As is true of most websites, when you navigate through and interact with our Website, we may automatically gather information about your device such as your IP address, browser type, browsing actions and patterns, referring/exit pages, and operating system. We do not intentionally collect any information from youth under 18 years of age.

This information helps us improve our Website and deliver a better, more personalized service by enabling us to estimate traffic and usage patterns, store information about your preferences, speed up your searches, and recognize you when you return to our Website. To learn more about automatic data collection technologies, we may use, please see “Cookies and Other Tracking Technologies”.

## **Information Obtained from Third Parties**

If you provide us personal information about others, or if others give us information about you that you authorize us to obtain pursuant to our Terms of Use, we will only use that information for the specific reason for which it was provided to us in order to provide and/or improve the Service. For example, if you choose use our Service, we may record the original and post submission records in order to capture results.

## **Use of Your Information**

We may use the information we collect about you to:

- Present our Website and display content based on your interests such as offers, products and services.
- Carry out our obligations and enforce our rights arising from any contracts entered into between you and us, such as administer our Service, provide our Services, and provide you notices about our Services or changes to our Website.
- Contact you for customer support and about offers for products and services.
- Send you marketing communications.
- Conduct research and analysis.
- In any other way we may describe to you at the time you provide the information.
- For any other purpose with your prior consent.

### **Sharing of your Information with Third Parties**

We may disclose aggregated information about our users and information that does not identify any individual without restriction. We do not share your personal information with third parties for the third parties' direct marketing purposes, other than in connection with our Services.

We may disclose your personal information as described in this policy:

- To contractors, service providers, and other third parties to support our business. These parties are authorized to use your personal information only as necessary to provide these services to us.
- To service providers who may provide services to you that are related to our Service.
- To third parties with your prior consent to fulfill the purpose for which you provided it.
- As part of a business transfer, if we are involved in a merger, acquisition, or sale of all or a portion of its assets, in which case you will be notified via email and/or a prominent notice on our Website of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information.

We may also disclose your personal information:

- As required by law, such as to comply with a subpoena or similar legal process.
- When we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.

### **Links to Other Websites**

Our Website includes links to other websites whose privacy practices may differ from those of the Company. If you submit personal information to any of those websites, their

privacy policies govern your information. We encourage you to carefully read the privacy policies of any website you visit.

## **Cookies and Other Tracking Technologies**

**Cookies.** We, or our third-party service providers, may place cookies (or browser cookies) on your computer to collect information to compile aggregated statistics for us about visitors to our Website. A cookie is a small file placed on the hard drive of your device. We use cookies mostly to improve our Website and to deliver a better and more personalized service. We do not automatically collect personal information using cookies. However, you may choose to allow a cookie to remember your email address when you log into our Website. We do not collect or keep any other personal information or personal financial information in cookies. You may refuse to accept browser cookies by activating the appropriate settings on your browser. However, if you select this setting, you may be unable to access certain parts of our Website.

**[Flash Cookies.** Certain features of our Website may also use local stored object (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies. To learn how you can manage your Flash cookies setting, visit the Adobe Flash Player settings page.]

**Google Analytics.** Among other service providers, we may use Google Analytics to gather information about how you and others who use our Website. For example, we will know how many users access a specific page and what links they clicked on. We use this aggregated information to understand and optimize how our Website is used. If you prefer not to have your data used by Google Analytics, please visit the Google Analytics opt-out page.

**Web Beacons.** Pages of our Website and our emails may also contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email, and for other related website statistics like recording the popularity of certain website content and verifying system and server integrity.

**Third Party Use of Cookies.** Some content or applications, including advertisements, on the Website may be served by third-parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies, alone or in conjunction with web beacons or other tracking technologies, to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content. We do not share your personal information with these parties.

We do not control these third parties' tracking technologies or how they may be used. If you have questions about an advertisement or other targeted content, you should contact the responsible provider directly.

### **Your Choices on Opting-Out**

We want to provide you with choices regarding the information you provide us. We may contact you from time to time by phone, text, direct mail, or email. If you do not want us to contact you about offers and promotions, you can contact us at [info@ecredithero.com].

You may also choose to stop receiving our newsletter or marketing emails by following the unsubscribe instructions included in these emails. As stated in our Terms of Use, in order to administer our Service, you may receive periodic transactional emails, alerts and updates, registration confirmations, and responses to direct requests you have made. We will retain your information for as long as needed to provide you Services.

We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

If you are using our web browser applications and decide to delete the applications from your web browser, your account will be deleted.

### **Security**

The security of your personal information is important to us. When you enter sensitive information, we encrypt the transmission of that information using secure socket layer technology (SSL). We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security.

Where we have given you, or you have chosen, a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone, because it could compromise the security of your personal information.

### **Children Under the Age of 18**

Our Website is not intended for children under 18 years of age. No one under age 18 may provide any information to or on the Website. We do not knowingly collect personal information from children under 18. If you are under 18 years of age, do not use or provide any information to this Website or on or through any of the features on this Website, use any services provided through the Website, or provide any information about yourself to us, including your name, address, phone number, email address, social security number or any screen name or user name you may use. If you believe

we might have any information from or about a child under 18, please contact us at [info@ecredithero.com].

### **[Public Forums Disclaimer**

Our Website offers publicly accessible blogs or community forums. You should be aware that any information you provide in these areas are posted and transmitted at your own risk and may be read, collected, and used by others who access them. We urge you to carefully consider your submissions in these public areas and ask you not to share information that could identify you. The information you share in public forums may be viewed by the public or other users of the Website.]

### **Correcting and Updating Your Personal Information**

You may review and update your personal information by logging into the Website and visiting your account profile page.

### **Notification of Changes to Our Privacy Policy**

We may update this privacy policy to reflect changes to our information practices. If we make any material changes to how we treat users' personal information, we will provide this information on our Website. We encourage you to periodically review our Website for the latest information on our privacy practices.

### **Contact Information**

You can contact us about our privacy policy by writing or emailing us at:  
info@ecredithero.com.

Last Updated: 8/3/2016