

My Personal Credit Advisors' Privacy Policy © 2009

Protecting your privacy is extremely important to My PCA. We strive to keep your personal information confidential. Please take a moment to read the Privacy Policy to ensure that you are aware of and understand how we handle your personal information.

Why we collect personal information

We collect personal information to enroll you in our service. The information we require is the absolute minimum necessary. My Personal Credit Advisor uses your personal information to provide you with superior client services, and to communicate with you regarding your case. In addition, we use your personal information to keep you up to date on the latest service announcements, feature updates, special offers, and other information we think you would like to hear about. From time to time, we may also use your personal information in order to contact you regarding participation in a market research survey, so that we can gauge client satisfaction and improve our services further. Should you begin, but not complete, the sign up process, My Personal Credit Advisor may use your personal information to contact you regarding your experience at the web site, and may talk to you about enrolling in our service.

How we collect personal information

We collect information about you: (i) that you submit during the sign up process for our service, and (ii) any time we enter information from your credit report into our database. The latter is necessary to make that information available to you via Case Valet™. In addition, when you sign up for a new My Personal Credit Advisor service, or ask to be included in an email mailing list, we collect and store the information you provide in a secure database.

To save you time and make our web services even easier to use, some areas of the My Personal Credit Advisor web site allow you to create a "Client ID" using your personal information. The system saves your information and assigns you a unique My Personal Credit Advisor Client ID. Next time you log into the client section of our web site you can simply enter your Client ID and password — the system will automatically look up the information it needs.

When we disclose personal information

Because the ability to communicate with our clients during any part of the credit recovery process is absolutely essential, your personal information may be shared with other My Personal Credit Advisor employees. They will protect your personal information in accordance with the My Personal Credit Advisor Customer Privacy Policy. My Personal Credit Advisor will not share your personal contact information with other companies unless you specify otherwise.

My Personal Credit Advisor works with other companies that help us provide My Personal Credit Advisor services to you, and we may provide your personal information to these companies. For example, should we need to forward written documents to you we give shipping companies this information so they can deliver more efficiently. The information they receive is for shipping and delivery purposes only, and we require that the companies safeguard your personal information in accordance with My Personal Credit Advisor's policies.

How we protect your personal information

My Personal Credit Advisor safeguards the security of the data you send us with physical, electronic, and managerial procedures. We urge you to take every precaution to protect your personal data when you are on the Internet. Change your passwords often, use a combination of letters and numbers, and make sure you use a secure browser.

The My Personal Credit Advisor web site uses industry-standard Secure Sockets Layer (SSL) encryption on all web pages where personal information is required. To sign up for My Personal Credit Advisor's service, or to log into the client section of the web site, you must use an SSL-enabled browser such as Netscape Navigator 3.0 or later, or Internet Explorer. This protects the confidentiality of your personal and credit card or checking account information while it is transmitted over the Internet.

Collecting other personal information

When you browse My Personal Credit Advisor's web site, you are able to do so anonymously. Generally, we don't collect personal information when you browse — not even your email address. Your browser, however, does automatically tell us the type of computer and operating system you are using.

Like many web sites, the My Personal Credit Advisor web site uses "cookie" technology. When you first connect to our site, the cookie identifies your browser with a unique, random number. The cookies we use do not reveal any personal information about you, except perhaps your first name so we can welcome you on your next visit. Cookies help us understand which parts of our web sites are the most popular, where our visitors are going, and how long they spend there. We use cookies to study traffic patterns on our site so we can make the site even better.

In some of our email to you, we use a "click-through URL." When you click one of these URLs, you pass through our web server before arriving at the web site that is your destination. We track "click-throughs" to help us determine your interest in particular topics and measure the effectiveness of our customer communications.

We may use third-party advertising companies to serve ads on our behalf. These companies may employ cookies and action tags (also known as single pixel gifs or web beacons) to measure advertising effectiveness. Any information that these third parties collect via cookies and action tags is completely anonymous.

Our companywide commitment to privacy

To make sure your personal information remains confidential, we communicate these privacy guidelines to every My Personal Credit Advisor employee and staff member.

- My Personal Credit Advisor does not knowingly solicit personal information from children or send them requests for personal information.
- My Personal Credit Advisor's web site may contain links to other sites. My Personal Credit Advisor does not share your personal information with those web sites and is not responsible for their privacy practices. We encourage you to learn about the privacy policies of those companies.
- If we are going to use your personal information differently from that stated at the time of collection, we will try to contact you via email using the most recent information we have. If you have not given us permission to communicate with you, you will not be contacted, nor will we use your personal information in a new manner.

My Personal Credit Advisor's Privacy Policy is subject to change at any time. We encourage you to review the Privacy Policy regularly for any changes.