

Privacy Policy

Effective Date: January 1, 2014

Credit Management, LP's Privacy Policy

At The Offices of Credit Management, LP (referred to as "us" or "we"), we are committed to safeguarding your privacy. We feel it is important that you are aware of how we may collect, use, share, and keep information about you and that you are aware of your options with respect such information.

This Privacy Policy discloses the privacy practices for The Offices of Credit Management, LP with respect to information you provide by accessing our website, any related online applications ("apps"), or our interactive voice response system ("IVR"), or by speaking with any of our call center associates or exchanging written correspondence with our office.

When we provide services or engage in business transactions with you, we may also give you specific additional details about how we will use your personal information. If our interactions with you are the result of our acting as a third-party agency (such as when we are contacting you on behalf of one of our creditor clients), please review the relevant privacy notice that covers such transaction or contact the creditor for information about their privacy practices.

Since we may change this online privacy policy, we recommend that you check the current version available from time to time. If we make changes to this statement, we will update the "Effective Date" at the top of this page. Your continued use of the site after such modifications will constitute your: (a) acknowledgment of the modified Policy; and (b) agreement to abide and be bound by the modified Policy.

You acknowledge that this Privacy Policy is part of our Site Terms of Use, and by accessing or using our site, you agree to be bound by all of its terms and conditions. If you do not agree to these terms, please do not access or use this site.

What does this Privacy Policy cover?

1. What information do we collect from you?

2. Where do we collect information from you and how do we use it?
 3. With whom do we share your information?
 4. How can you update, correct or delete your Personally Identifiable Information?
 5. What are your choices regarding collection, use and distribution of your information?
 6. What security precautions are in place to protect against the loss, misuse or alteration of your information?
 7. What should you know about privacy policies and data collection at any third party sites accessible from our site?
1. What information do we collect from you?

In order to better provide you with our numerous services, we may collect two types of information about our users: Personally Identifiable Information and Non-Personally Identifiable Information. Our primary goal in collecting information from you is to provide you with a smooth, efficient, and customized experience while using our site.

Personally Identifiable Information: This refers to information that lets us know the specifics of who you are. When you engage in certain activities, such as submitting content through this site, we may ask you to provide certain information about yourself. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, we may ask that you provide us personal information, such as your first and last name, mailing address (including zip code), e-mail address, telephone and facsimile numbers, and other personal identifying information.

Non-Personally Identifiable Information: This refers to information that does not by itself identify a specific individual. We may gather certain information about you based upon where you visit on our site in several ways. This information is compiled and analyzed on both a personal and an aggregated basis. This information may include the Web site's Uniform Resource Locator ("URL") that you just came from, which URL you go to next, what browser you are using, and your Internet Protocol ("IP") address. An

URL is the global address of documents and other resources on the World Wide Web. An IP address is an identifier for a computer or device on a Transmission Control Protocol/Internet Protocol (“TCP/IP”) network, such as the World Wide Web. Networks like the Web use the TCP/IP protocol to route information based on the IP address of the destination. In other words, an IP address is a number that is automatically assigned to your computer whenever you are surfing the web, allowing web servers to locate and identify your computer. Computers require IP addresses in order for users to communicate on the Internet.

2. Where do we collect information from you and how do we use it?

We do not collect any Personally Identifiable Information about you unless you voluntarily provide it to us. You provide certain Personally Identifiable Information to us when you send e-mail messages, submit forms or transmit other information by telephone or letter. We may also collect information from you at other points on our site that state that such information is being collected. Personally Identifiable Information may be used in any of the following ways:

- To process transactions and manage your account;
- To send you periodic e-mails (the e-mail address you provide may be used to send you information and updates pertaining to your services, balances, or account status);
- To personalize your experience (your information helps us to better respond to your individual needs);
- To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs);
- To contact you regarding administrative notices;
- To resolve disputes, troubleshoot problems and enforce our agreements with you, including our Site Terms of Use and this Private Policy.

In addition, we may also collect, or our third party ad server and/or content server may collect, certain Non-Personally Identifiable Information. This information is ultimately stored in the form of store categories, and, in some cases, specific URLs. We use your IP address to diagnose problems with our servers, software, to administer our site and to gather demographic information. We will also use Personally Identifiable Information to enhance the operation of our site, fill orders, improve our marketing and promotional efforts, statistically analyze site use, improve our product and service offerings, and customize our site's content, layout, and services.

Please note that none of the personally identifying information collected by our office will be used by use for direct marketing purposes.

3. With whom do we share your information?

We do not sell, trade, or otherwise transfer your personally identifiable information to anyone, with the exception of trusted third parties who assist us in operating our website, conducting our business, or providing service to your account, so long as those parties agree to keep this information confidential or use it only in the same manner we do. With respect to accounts we are servicing as a third party agency, we may also share your personally identifiable information with our client, the original creditor. Where required or as permitted by law, we may share your personally identifiable information with credit bureaus and similar institutions to report or collect debts you owe.

Occasionally we may be required by law enforcement or judicial authorities to provide Personally Identifiable Information to the appropriate governmental authorities, however, we will only disclose Personally Identifiable Information upon receipt of a court order, subpoena, or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.

4. How can you update or correct your Personally Identifiable Information?

We believe you should have the ability to access and edit the Personally Identifiable Information that you have provided to us. You may access and correct your personal information and privacy preferences visiting this site, calling our toll-free phone number (800-543-5788) or by writing us at:

The Offices of Credit Management, LP

P.O. Box 118288

Carrollton, TX 75011-8288

5. What are your choices regarding collection, use, and distribution of your information?

We may, from time to time, call you or send letters or e-mails regarding your account. If you do not want to receive such contact or correspondence, simply tell us in writing by sending your request to:

The Offices of Credit Management, LP

P.O. Box 118288

Carrollton, TX 75011-8288

You also have choices with respect to cookies, as described below. By modifying your browser preferences, you have the choice to accept all cookies, to be notified when a cookie is set, or to reject all cookies. If you choose to reject all cookies some parts of our site may not work properly in your case.

6. What security precautions are in place to protect against the loss, misuse, or alteration of your information?

At our site you can be assured that your Personally Identifiable Information is secure, consistent with current industry standards. The importance of security for all Personally Identifiable Information associated with our user is of utmost concern to us. Your Personally Identifiable Information is protected in several ways.

Personal information that you provide that is not Personally Identifiable Information also resides on a secure server and is only accessible via password. Since this information is not accessible from outside Credit Management, LP you will not be asked to select a password in order to view or modify such information.

Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your Personally Identifiable Information, you acknowledge that: (a) there are security and privacy limitations of the Internet which are beyond our control; (b) the security, integrity and privacy of any and all information and data exchanged between

you and us through this site cannot be guaranteed; and (c) any such information and data may be viewed or tampered with in transit by a third party.

7. What should you know about privacy policies and data collection at any third party sites accessible from our site?

Except as otherwise discussed in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you. Other sites accessible through our site have their own privacy policies and data collection, use and disclosure practices. Please consult each site's privacy policy. We are not responsible for the policies or practices of third parties. Additionally, other companies which place advertising on our site may collect information about you when you view or click on their advertising through the use of cookies. We cannot control this collection of information. You should contact these advertisers directly if you have any questions about their use of the information that they collect.

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us by sending a letter to:

The Offices of Credit Management, LP

Attn: Legal/Compliance

4200 International Parkway

Carrollton, TX 75007