

# Credit Builders Inc. Terms of Use

Created January 2025

Credit Builders



Thank you for visiting the Credit Builders Inc. ("Credit Builders ") website (creditbuildernow.com) (the "Site"), contacting Credit Builders, and/or using any Credit Builders services (the "Services"). This Privacy Policy is intended to describe how Credit Builders handles information that you provide, or that we learn about the individuals who: visit our website, contact us by mail, email or telephone or in person, or who provide us with information through any other means. We recommend that you carefully review this Policy before providing us with any information. By accessing and using this Site, you agree to this Privacy Policy and our [Terms of Use](#).

BY VISITING OR USING THE SERVICES, YOU EXPRESSLY CONSENT TO THE PROCESSING OF YOUR PERSONAL INFORMATION ACCORDING TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH OUR POLICIES AND PRACTICES, YOUR CHOICE IS TO NOT USE THE SERVICES.

## **What Information does Credit Builders collect?**

### **Registration Information**

When you register to create an account or use the Services, you may voluntarily provide us with certain information that can be used to contact and identify you. The information we may collect includes, among other things, your name, mailing address, e-mail address, telephone or wireless number, username, password, information about your interests and preferences and any other information you provide to us ("Registration Information").

### **Financial Information**

When you apply for an account you may provide us with sensitive financial or other information that is necessary to complete the agreement process. This information may include, among other things, your social security number, date of birth, bank account information, credit or debit account information, current credit information, information about your income ("Financial Information") as well as information about your household and other information that will be used to determine eligibility and terms of your account. During your use of the Service, we may also obtain information about you such as credit history data and score updates ("Financial Information").

For more information on how we collect, use, store, and disclose your social security number, please review Social Security Number Protection located under our [Terms of Use](#).

### **Information Automatically Collected through use of the Site**

Like most website operators, Credit Builders collects non-personally identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request when visitors use the Services. Credit Builders' purpose in collecting non-personally identifying information is to better understand how Credit Builders' visitors use the Services. From time to time, Credit Builders may release non-personally identifying information in the aggregate, e.g., by publishing a report on

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trends in the usage of its Services. Credit Builders also collects potentially personally identifying information like Internet Protocol (IP) addresses and may collect statistics about the behavior of visitors to the Services. For instance, Credit Builders may monitor the Services to help identify spam. We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking).

In addition to log data, we may also collect information about the device you're using to access the Services, including the type of device, the operating system, device settings, device identifiers and crash data. Whether we collect some or all of this information often depends on what type of device you're using and its settings. To learn more about the information your device makes available to us, please review the policies of your device manufacturer or software provider.

We do not collect personal information automatically, but we may tie this information to personal information about you that we collect from other sources or you provide to us.

When using the Site, Credit Builders will also collect information including your IP address, device, browser, geolocation data, and your activity on the Site. In addition, we may use third party services including but not limited to Google Analytics that collect, monitor and analyze this type of information in order to increase the Services' functionality. These third-party service providers have their own privacy policies addressing how they use such information.

## **Information you provide about others**

Sometimes you may provide contact information about others, for example a friend that you might refer to sign up for our Services.

## **Information received from third parties**

We may collect Personal Information from third parties such as referral partners and service providers. At your direction, we may receive credit scores from consumer reporting agencies or identity protection information from third-party service providers.

## **Use of Personal Information**

We use your Personal Information (What Information Does Credit Builders Collect collectively) to provide you with information or services you request, to inform you about other information and services we think will be of interest to you, to facilitate your use and our operation of our website, and to improve our products and services.

Here are some examples of ways in which we use your personal information:

- Creating and maintaining your login information on our site
- Contacting you regarding issues with your account or providing you with support



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- Servicing and managing your account activities
- Authenticating your identity
- Sending you information about new product offerings
- Providing you with personalized advertising on our Services based on your online activity
- Providing you with account updates which can include credit scores or identity protection information
- Verifying your eligibility to participate in offers and rewards programs
- Monitoring, improving, and conducting analytics on our Services
- Interacting with our virtual assistant
- Detecting security incidents, and protecting against illegal activity
- Operating and improving our business
- Complying with the law

## Sharing of Information

We may disclose your Personal Information to the following:

- Wholly-owned subsidiaries
- Service Providers who assist or support our business operations
- Credit reporting agencies
- For internal marketing, delivery of emails, including promotional, marketing and transactional materials, delivery of other promotional materials, including via postal mailers, SMS and text messaging, and online and social media promotions and advertising.
- Law enforcement, applicable regulators, or in response to a subpoena or judicial request
- For fraud prevention and security purposes

## Other Ways We May Share your Personal Information

We may disclose non-personally identifiable aggregated information about our users without restriction.

In addition, in some cases we may choose to buy or sell assets. In these types of transactions, user information is typically one of the business assets that is transferred. Moreover, if Credit Builders or substantially all of its assets were acquired, or in the unlikely event that Credit Builders, goes out of business or enters bankruptcy, user information would be one of the assets that is transferred or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of Credit Builders may continue to use your personal and non-personal information only as set forth in this Policy. Otherwise, we will not rent or sell potentially personally identifying information to anyone.

We may also disclose your personally identifying information if you expressly consent to the disclosure.

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## Security

We are committed to protecting your information. We regularly test our facilities and use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use or disclosure. We maintain administrative, technical and physical safeguards designed to protect your information's security, confidentiality and integrity.

## Contacting us by Telephone

If you communicate with us by telephone, we may monitor or record the call. This is done for reasons such as maintaining the integrity of your account, providing effective and timely service, and the improvement of Credit Builders' products.

## Data Retention and Disposal

The period during which we store your personal information varies depending on the purpose for the processing. For example, we store personal information needed to provide you with services, or to facilitate transactions you have requested, for so long as you are a customer of Credit Builders or as otherwise required by law. We store your personal information for marketing purposes until you have opted-out of receiving further direct marketing communications in accordance with applicable law. In all other cases, we store your personal information for as long as is needed to fulfill the purposes outlined in this Privacy Policy following which time it is either anonymized (where permitted by applicable law), deleted or destroyed.

## Cookies and Other Technologies

We use a variety of technologies such as cookies, pixels, tags, beacons, and scripts to record your preferences, track the use of our Site, collect information, and facilitate advertising. Cookies are small text files that a website server stores on your computer or device. A cookie may convey information about how you use the Service (e.g., the pages you view, the links you click and other actions you take on the Service), and allow us or our business partners to track your usage of the Service over time. We may use both session cookies and persistent cookies. A session cookie disappears after you close your browser. A persistent cookie remains after you close your browser and may be used by your browser on future visits to the Site. We also use cookies and similar technologies hosted by third parties on the Services. We may receive reports based on the use of these technologies by such companies on an individual and aggregated basis. We may combine this automatically collected log information with other information we collect about you.

You can usually modify your browser settings to decline cookies and you can withdraw your consent at any time by modifying the settings of your browser to reject or disable cookies or by opting out of specific cookies through the opt-out options shared below. If you choose to decline cookies altogether, you may not be able to fully experience the features of the Site that you visit.

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## Web Analytics

We use different analytic tools which serve the purpose of measuring, analyzing and optimizing our marketing measures and provide you with customized advertisements that could be of particular interest to you. We use Google Analytics to better understand how you interact with our Site. The information we obtain through our Services may be disclosed to or collected directly by these third parties. To learn more about Google Analytics, please visit <https://www.google.com/policies/privacy/partners/>.

You may also see our ads on other websites because we use third-party ad services. Through these ad services, we may target our messaging to users considering demographic data, users' inferred interests and browsing context. These services track your online activities over time and across multiple websites and apps by collecting information through automated means, including through the use of cookies, web server logs, web beacons and other similar technologies.

## Your Rights and Responsibilities

You are permitted, and hereby agree, to only provide personal information to Credit Builders if such personal information is accurate, reliable, and relevant to our relationship and only to the extent such disclosure will not violate any applicable data protection law, statute, or regulation.

You may have certain rights under applicable data protection law with respect to personal information about you that is collected through the Site or when you contact or otherwise engage with us. To exercise any of these data privacy rights, please contact us, or have your authorized agent contact us, in accordance with the "Contact Us" section listed below. In the event you submit, or your authorized agent submits on your behalf, a data request, you (and your authorized agent) hereby acknowledge and agree, under penalty of perjury, that you are (or the authorized agent of) the consumer whose personal information is the subject of the request. We will respond to any data requests within the timeframes required by law, and we may charge a fee to facilitate your request where permitted by law.

## Marketing

You have the right to opt-out of receiving electronic direct marketing communications from us. All electronic direct marketing communications that you may receive from us, such as e-mail messages, will give you an option of not receiving such communications from us in the future. To opt out of receiving marketing SMS messages you may reply STOP to any message you receive from us.

## Do Not Track

Some web browsers may transmit "do-not-track" signals to the Site with which the user communicates. Because of differences in how web browsers incorporate and activate this feature,

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it is not always clear whether users intend for these signals to be transmitted, or whether they even are aware of them. We currently do not take action in response to these signals.

## **Links to Third Party Websites**

The Services may contain links to other websites that are not operated by us. If you click on a third-party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit. We have no control over, and assume no responsibility for the content, privacy policies or practices of any third-party Site or services.

## **Changes to your Personal Information**

If you need to update any information you may do so by logging on to your account and making the change or by contacting us at [info@creditbuildernow.com](mailto:info@creditbuildernow.com).

## **Changes to This Privacy Policy**

We may occasionally update this Privacy Policy. When we do, we will revise the "last updated" date at the top of the Privacy Policy and take such additional steps as may be required by law.

## **Children's Privacy**

Our services are not intended for or directed to children. We do not knowingly collect personal information from children. If we learn or are notified that we have collected this information from a child under the age of 13, we will promptly remove the data from our system. If you believe we may have information from a child, please contact us at [info@creditbuildernow.com](mailto:info@creditbuildernow.com)

## **Contact Us**

If you have questions or concerns regarding this Privacy Policy, or our handling of your personal information, please contact us at [info@creditbuildernow.com](mailto:info@creditbuildernow.com)

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## Privacy Notice

<b>Facts</b>	<b>What does Credit Builders Inc. do with your Personal Information?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share is dependent on the product or service you have with us. This information can include: Social Security number. Account Balances and access information and payment history. Credit History and Credit Scores.
<b>How?</b>	All Financial Companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Credit Builders' chooses to share: and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	
	<ul style="list-style-type: none"><li>• for our everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</li></ul>
	<ul style="list-style-type: none"><li>• For our marketing purposes: to offer our products and services to you</li></ul>
	<ul style="list-style-type: none"><li>• For Joint marketing with other Financial Companies</li></ul>
	<ul style="list-style-type: none"><li>• For our affiliates' everyday business purposes: information about your transactions and expenses</li></ul>
	<ul style="list-style-type: none"><li>• For our affiliates' everyday business purposes: information about your creditworthiness</li></ul>
	<ul style="list-style-type: none"><li>• For our affiliates' to market to you</li></ul>
	<ul style="list-style-type: none"><li>• For non affiliates to market to you</li></ul>

<b>Who we are</b>	
<b>Who is providing this notice?</b>	This policy is provided by Credit Builders Inc. collectively referred to as





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	"Credit Builders".
<b>What we do</b>	
<b>How does Credit Builders protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We have implemented internal data security policies that include identification of red flags for a data breach.
<b>How does Credit Builders collect my personal information</b>	We collect your personal information, for example, when you open an account, apply for an account, make payments on your account. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only the following: Sharing for affiliates' everyday business purposes. affiliates from using your information to market to you. Sharing for nonaffiliates to market to you.
<b>Definitions</b>	
<b>Affiliates:</b>	Companies related by common ownership or control. : Our affiliate includes: none
<b>Non Affiliates:</b>	companies not related by common ownership or control. They can be financial and nonfinancial companies: Our affiliate includes: nonaffiliates may include loan brokers, lenders, financial services companies, insurance companies and advertisers.
<b>Joint Marketing</b>	A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners may include lenders, brokers, and other financial services companies.
<b>Other important information</b>	
<i>Please see Credit Builders' Privacy Policy for more information on our practices and your rights.</i>	
<b>CA Residents:</b> If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Credit Builders, unless the law allows. For Examples, we may share information with your consent, to service your accounts, or to provide or benefits to which you are entitled.	
<b>NV Residents:</b> If you are a consumer with a Nevada mailing address, and prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by emailing us at <a href="mailto:info@creditbuildernow.com">info@creditbuildernow.com</a> you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington ST, Suite 3900, Las Vegas, NV 89101: Phone number: 1-702-486-3132; <a href="mailto:bcpinfo@ag.state.nv.us">bcpinfo@ag.state.nv.us</a> .	
<b>VT Residents:</b> If you are a consumer with a vermont mailing address, we will not share your information with companies outside of Credit Builder, except as permitted by law or as authorized by you. We will not share information about your creditworthiness with our affiliates other than as permitted by Vermont Law, unless you authorize us to make those disclosures.	



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