

PRIVACY POLICY

May 13,2019

Your privacy is important to Your Credit Mentor. Please read our Privacy Policy carefully to understand how we collect, use, disclose, transfer, and store your information. By visiting Your Credit Mentor website or agreeing to content that includes a link to this document, you agree to the practices described in this Privacy Policy and our Terms and Conditions.

1. Our Collection and Use of Personal Information

Personal Information is information you provide us that can be used to uniquely identify or contact a single person, such as your name, email address, phone numbers and tax identification number.

You may be asked to provide Personal Information when you interact with Your Credit Mentor.

Your Credit Mentor may supplement the Personal Information you provide with Personal Information available from other sources, such as public databases, data aggregators, and other commercially available sources.

Examples of Personal Information We Collect and How We Use It

You may provide Your Credit Mentor a variety of Personal Information, including your name, mailing address, email address, phone number, payment information, and tax identification number.

The Personal Information we collect allows us to deliver requested products, services and information to you, to stay in contact with you, and to manage Your Credit Mentor relationship with you. By providing Your Credit Mentor with Personal Information, you consent to Your Credit Mentor To transfer and storage of that information.

Your Credit Mentor also may use your Personal Information for research, development, and analysis, and for advertising, marketing, product and service offerings, security, fraud prevention, and other business activities.

2. Our Collection and Use of Non-Personal Information

Non-Personal Information is information in a form that does not allow for direct association with a specific person. This information is compiled and analyzed on both a personal and an

aggregated basis. We may collect, use, monitor, analyze, transfer, and disclose Non-Personal Information for any purpose.

Examples of Non-Personal Information We Collect and How We Use It

We may collect and aggregate information regarding user access, activity and behavior on our website, such as when you visit the website and what content is of interest or seems to be most useful to you. If we combine Non-Personal Information with Personal Information, the combined information is treated as Personal Information for purposes of this Privacy Policy.

Non-Personal Information includes:

Device Information – We may collect specific information for the device you use to access our website. For example, we may collect device model, IP address, MAC address, operating system version, application software, fonts, and other device information and identifiers.

Cookies and Other Technologies – We use a variety of technologies to collect and store information when you visit our website. This technology may involve sending web beacons and cookies or anonymous identifiers to your device.

We use Cookies and Other Technologies to analyze your behavior when accessing our website and to deliver ads to you that relates to your interests.

Log Information – When you visit our website, we collect certain information automatically and store it in log files. This information includes IP address, browser version, ISP data, referring and exit pages, operating system version, date / time stamps, cookie data, and clickstream data.

We use Log Information to administer the website, analyze trends, maintain site security, learn about user behavior, and improve the overall quality and availability of the site.

Click-Through URLs – In some email messages, we use a Click-Through URL to link to content on our website. When you click one of these URLs, you pass through a separate web server before reaching our site.

We use Click-Through URLs to help us determine interest in a particular topic and to measure the effectiveness of our email communications.

Our Sharing of Information with Others

Personal Information

We do not share Personal Information with businesses or individuals outside of Your Credit Mentor, except under the following circumstances:

Consent – We will share your Personal Information with others outside of Your Credit Mentor when we have your consent to do so.

Service Providers – We provide Personal Information to related companies and other trusted businesses or persons who use, analyze, or process it on our behalf, based on our instructions and in compliance with appropriate confidentiality and security measures. For example, we may use others to:

- deliver, evaluate the effectiveness of, and assist in improving our products and services
- conduct consumer research and satisfaction surveys
- assist us in analyzing and understanding consumers and how to reach them more effectively
- assist us in fraud prevention, with our security measures, and to provide us technical support
- provide customer support
- manage customer data, and to ensure data integrity and accuracy
- process financial transactions and perform accounting functions
- advertise, market, or make product or service offerings

Legal Reasons – We will share Personal Information with others outside of Your Credit Mentor if we have a good-faith belief that disclosure is necessary or appropriate to:

- comply with applicable law, regulation, legal process or enforceable governmental request
- protect our operations or customers
- detect, investigate, or address fraud, security, or technical problems
- investigate potential violations of and enforce applicable terms of service

In the event of a reorganization, merger, or sale we may transfer any and all personal information we collect to the relevant third-party.

Non-Personal Information

We may share Non-Personal Information publicly and with our strategic partners. For example, we may share Non-Personal Information to describe the size and success of our company.

3. Transparency and Choice

Your Credit Mentor may use third-party display advertising companies, including Google, to serve Your Credit Mentor ads on its behalf on sites across the Internet. Your Credit Mentor and its display advertisers use cookies to inform, optimize, and serve ads based on your past visits to Your Credit Mentor website.

You may find additional information, opt-out of, or otherwise customize display advertising from Google or DoubleClick by visiting Google's Ads Preference Manager.

You may find additional information and opt-out of other participating third-party display advertising by visiting the Network Advertising Initiative opt-out page.

Your Credit Mentor may use third-party analytics companies, including Google Analytics and Omniture to analyze and understand user behavior when visiting our website.

You may find additional information and opt-out of Google Analytics by visiting the Google Analytics opt-out browser add-on.

You also may want to consider disabling cookies within your browser. Please note, however, that certain features of the Your Credit Mentor website will not function properly or be available once cookies are disabled.

4. Social Media Plug-ins

Plug-ins for social networks, such as Facebook, Twitter, LinkedIn, Yahoo, Windows and Google plus (among others) are integrated on Your Credit Mentor website.

By interacting with us through a social media plug-in, certain information will be transmitted to the related social network, and you permit us to have on-going access to information from your social network profile.

If you do not want the social network to collect information about you, or to share it with Your Credit Mentor and other third parties, please review the privacy policy of the relevant social network and/or log out of the relevant social network before you visit Your Credit Mentor site.

5. Information Security and Retention

Your Credit Mentor takes precautions to safeguard your Personal Information from loss, theft, and misuse, as well as unauthorized access, disclosure, alteration, and destruction. These precautions include technical, physical, and managerial procedures.

Because email and instant messaging are not recognized as secure communications, we request that you not send private information to us by email or instant messaging services.

We regularly review our compliance with our Privacy Policy and enforce safeguards within the company.

We are committed to working with appropriate regulatory authorities to resolve any complaints regarding the transfer of Personal Information that we cannot resolve with our customers directly.

Your Credit Mentor uses Secure Sockets Layer (SSL) encryption on all pages where Personal Information is collected. This protects the confidentiality of your Personal Information while it is transmitted over the Internet.

For your own protection, you should exercise care with the information you share over the Internet. You should always use a secure browser and exercise good judgment in using passwords, such as using a combination of upper and lower case letters, numbers, special characters, and you should avoid using the same or similar passwords across multiple sites.

Clients may access their Personal Information by logging into their account. We make good-faith efforts to give you ways to update or to delete your Personal Information quickly, unless we need to keep that information for a legitimate business or legal purpose. Some changes require personal contact with an assigned Your Credit Mentor representative.

Your Credit Mentor retains Personal Information and Non-Personal Information for the time necessary and reasonable to fulfill the purposes outlined in the Privacy Policy, unless a longer retention period is required or permitted by law.

We may reject requests to change or delete information that are unreasonably repetitive, require disproportionate technical effort (for example, requiring the development of new systems or fundamental changes to existing systems), risk the privacy of others, or would be extremely impractical (such as information stored on backups).

We work to protect data from accidental or malicious destruction. Accordingly, we may not immediately delete or change residual copies and we may not delete or change information from our backup systems. Unless a disproportionate effort is required, we will provide information access and correction without charge.

6. Third Party Privacy Policies

This Privacy Policy only addresses the use and disclosure of information we collect from you. This policy does not apply to the practices of companies that Your Credit Mentor does not own or control or to people that Your Credit Mentor does not employ or manage. Your Credit Mentor does not control the privacy policies of third parties, and you are subject to the privacy policies of those third parties where applicable. We encourage you to ask questions before you disclose your personal information to others. For more information about each such third party, please refer to the third party's privacy policy.

If you provided your information on the website of an entity not related to Your Credit Mentor, and that entity shared your information with us, the privacy policy of that website governs the unrelated entity's use of your information, which may be different from this policy.

7. Children

We do not knowingly collect Personal Information from children under 13. If we learn that we have collected the personal information of a child under 13, we will take steps to delete the Personal Information as soon as possible.

8. Consumer Surveys

Your Credit Mentor may invite you to join a survey panel through which you will be able to share your opinions about proposed new services or other issues relevant to Your Credit Mentor and its services. Your participation in this panel is voluntary and is not required in order to engage Your Credit Mentor services. Opting in also does not affect your ongoing services. If you are invited to join a survey panel, your input may be sought in order to assist Your Credit Mentor to better market its credit repair services to interested consumers and provide a more efficient and effective service overall. You agree that Your Credit Mentor, including its third party providers, can use (as it chooses and at its sole discretion) any information and feedback you provide in response to survey and panel questions. You acknowledge and agree that Your Credit Mentor will be the sole owner of the services and survey questions about which you provide information and feedback and that you have no claim to any Your Credit Mentor services or the revenue or profits derived from them. You hereby assign to LSI Credit Solutions all intellectual property rights embodied in the information and feedback you provide to Your Credit Mentor (about the services and in response to the survey questions) and shall execute any documents necessary to effect the foregoing. All information and feedback you provide to Your Credit Mentor as part of the panel is the confidential business proprietary information of Your Credit Mentor and you shall not disclose such information and feedback to anyone other than the designated individuals at Your Credit Mentor responsible for the services and/or survey(s). You warrant and represent that your participation on the panel will not violate the rights of any person or entity and will not cause liability for payment to any entity or person.

Because your participation in the panel is not required for your Your Credit Mentor services, you may opt out of the panel at any time without terminating your Your Credit Mentor services. Similarly, you may continue serving on the panel even if your Your Credit Mentor service ends. You will need to opt out of the panel in order to no longer receive emails or informational material about the panel surveys unless participation is terminated by Your Credit Mentor

Your Credit Mentor reserves the right to terminate your participation in the panel at any time. Some of the reasons your participation in the panel may be terminated include, but are not limited to, inactivity from all panel activities for a period of time or offensive conduct toward Your

Credit Mentor, its employees, contractors, or agents, or toward fellow panel members. If Your Credit Mentor terminates your participation or if you voluntarily cancel your participation, you will receive the appropriate award for all points you have accrued to date if those points have accumulated to the minimum required for any award; otherwise, all points will be forfeited.

As a member of the panel, you will receive e-mails and other material from our third party provider(s) and you may be asked additional information about yourself. The personally identifying information you provide Your Credit Mentor and third party provider(s) will be treated as set forth in this Privacy Policy. Under no circumstances will Your Credit Mentor share with its third party provider(s) information about your Your Credit Mentor services unless you provide specific, written authorization to do so.

You also acknowledge and understand that information you provide as part of the panel will be kept on the platform provided by Your Credit Mentor third party provider(s). This type of information may include answers you have given as part of the panel registration process and substantive answers you have given in surveys.

9. Privacy Policy Changes and Questions

Your Credit Mentor may update its Privacy Policy from time to time. Changes to this Privacy Policy will be posted on Your Credit Mentor website, with a corresponding revision date. Please check the website and Online Ads each time you use them for the most current information and to ensure that you are aware of any updates.

10. Request for Information

If you have any questions or concerns about Your Credit Mentor Privacy Policy, please contact us.

Should you no longer wish to receive our emails, you may click on the unsubscribe link located in the footer of each email received.