

PRIVACY POLICY

Advantage Credit Bureau (ACB) recognize that the cornerstone of our success is the trust and confidence of our customers. ACB collects and uses personal information for legitimate business purposes only and our privacy policy is to continue to protect the privacy rights of both clients and consumers. To provide you with the most effective and convenient access to our range of products and services, ACB must maintain information about you. Keeping customer information secure and private is one our top priorities. This notice is to let you know how we collect information about you, the type of information we collect, and what we may disclose to our non-affiliated third parties. It also states the steps we take to protect non-public personal information.

- Collection of Personal Information
- Sharing and Use of Personal Information
- Protecting Personal Information

ACB is a North Dakota based business provider of information services to the mortgage and consumer lending industries, employers, landlords and other business clients located throughout the United States. ACB does not collect and store consumer information gathered from our web site. ACB's web site is not responsible for the privacy practices or content of links to other sites.

COLLECTION OF PERSONAL INFORMATION

We must collect a certain amount of information to provide customer service, offer new products or services, administer our products, and fulfill legal and regulatory requirements. We collect this information in a number of ways. You are asked to submit information to us while submitting applications, discussing your application(s) with us, or providing feedback to us.

- ACB uses client contact information to send information to the client to market new and additional services;
- Contact information is used to contact the client regarding items with your account when necessary;
- ACB collects financial information for billing purposes and may use that information for the collection of past-due accounts;
- ACB uses client IP addresses to diagnose problems with its server, and to administer its web site. IP addresses are kept solely in web-server log files and are not used to identify individual clients. It is not linked to client accounts or any other demographic information;
- ACB uses cookies to track the position of its clients within its site. This cookie is a session cookie, and it is discarded when your browser is exited. ACB uses persistent cookies to house data which is used to authenticate client terminal access to its secure site

SHARING AND USE OF PERSONAL INFORMATION

While acknowledging the importance of protecting customer information, we may find it necessary in the course of conducting business to disclose any of the information we collect about you, in some or all of the following circumstances:

- Information may be shared with non-affiliated third parties (as permitted by law) who are assisting us by performing

services of functions on our behalf, and with whom we have written agreements with;

- Information may be shared with non-affiliated third parties (as permitted or required by law) such as compliance with subpoena, fraud prevention, or compliance with an inquiry from a government agency or regulator.

PROTECTING PERSONAL INFORMATION

ACB regularly assesses, manages, and controls risks relating to the security and confidentiality of the information obtained through the general course of business. ACB has physical and electronic controls in place to protect the information against unauthorized access or use. Security enhancing software, password protection on database access for employees and clients, compliance audits, employee training, backup and recovery procedures, physically secure office buildings and procedural safeguards are used to assure consumer privacy.

- Employees are required to comply with our established privacy policies/procedures, which exist to protect the confidentiality of customer information. Any employee who violates our privacy policies will be subject to a disciplinary process;
- Employees access the information only on a business need-to-know basis;
- We use security procedures to maintain the confidentiality of the information we collect and to guard against unauthorized access, such as locked files, user authentication, encryption, and firewall technology;
- ACB uses client IP addresses to diagnose problems with its server, and to administer its web site. IP addresses are kept solely in web-server log files and are not used to identify individual clients. It is not linked to client accounts account or any other demographic information;
- ACB web site uses 128-bit SSL encryption to make all communications with its site private;
- ACB web site uses certificate technology to authenticate terminals;
- ACB web site uses secure usernames and passwords to authenticate users on our system;
- ACB network data are protected by a Sonicwall certified firewall;
- ACB web site is Secureworks Certified.

STEPS YOU CAN TAKE TO HELP US KEEP YOU INFORMATION SAFE

Choose complex, independent passwords for each account(s) you maintain with us. Do not use anything related to your birthday, address, phone number, or any other easily guessable information in your password.

CONTACT

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