



FINANCIAL CREDIT NETWORK®

PRIVACY POLICY

The privacy of your information is of utmost importance to us. Below you will find the terms and conditions for utilizing our websites (www.fcnetwork.com and www.fcnetwork.biz) as well detailed information regarding the collection of personal information, both on and offline. We encourage you to review the following information carefully:

TERMS AND CONDITIONS

Use of Financial Credit Network, Inc. (FCN) websites constitutes agreement to our terms of use.

TRADEMARKS

Financial Credit Network, Inc. and other marks indicated on our site are trademarks owned exclusively by FCN. The use of these trademarks and trade dress is prohibited if used in connection with the sale of any product that is not FCN's, in any manner that seeks to disparage or discredit FCN or in any manner that may cause confusion among our customers.

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All content on our websites is the exclusive property of Financial Credit Network. Said content includes text, graphics, logos, icons, images, audio and video clips, digital downloads, and software. Our content is protected by United States and international copyright laws and we reserve all rights contained therein. In case of dispute or infringement, we will rigorously defend our rights to this material.

PROTECTING YOUR ACCOUNT

Some portions of the www.fcnetwork.biz website permit username and passwords to be used. You are responsible for protecting your username and password and you agree to be responsible for all activities performed under your user account.

LICENSE AND SITE ACCESS

Financial Credit Network, Inc. grants you (the user) a limited license to access and make personal use of our websites. This license does not include the right to download any material (other than routine page caching), modify any material, or any portion thereof, without the express written consent of Financial Credit Network. This license excludes the download or collection of logos, product descriptions, pricing, text, graphics, audio and video clips, and/or copying account information. These websites or any portion of these websites may not be reproduced, duplicated, copied, sold, visited, or otherwise

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CONTENT SUBMITTED BY SITE USERS

If you do post content to our sites or otherwise submit material (including, but not limited to, photographs and testimonials), you grant Financial Credit Network, Inc. and its affiliates a nonexclusive, royalty-free, perpetual, irrevocable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, and display such content throughout the world in any media. By your submission you represent and warrant that you own or otherwise control all of the rights to the content that you post; that the content is accurate; that use of the content you supply does not violate this policy and will not cause injury to any person or entity; and that you will indemnify Financial Credit Network or its affiliates for all claims resulting from content you supply. FCN reserves the right to remove any content at our sole discretion.

LIMITATION OF LIABILITY

These sites are provided by Financial Credit Network, Inc. on an "as is" and "as available" basis. FCN makes no warranties, either expressed or implied, as to the operation of the site or the content contained therein. You expressly agree that your use of www.fcnetwork.biz or www.fcnetwork.com is at your own risk.

Financial Credit Network, Inc. cannot warrant that our sites, our servers, or email communications affiliated with the use of the websites, are free from viruses. FCN will not be responsible for any damages of any kind resulting from use of the websites, including but not limited to direct, indirect, incidental, punitive, and consequential damages

APPLICABLE LAW

By visiting www.fcnetwork.biz or www.fcnetwork.com, you agree that the laws of the state of California, without regard to principles of conflict of laws, will govern these Conditions of Use and any dispute of any sort that might arise between you and Financial Credit Network, Inc.

CHANGES IN POLICY

Financial Credit Network, Inc. reserves the right to modify, alter, delete and update these policies at any time we see fit. Such alterations do not nullify our rights if infringements or breaches occurred under a previous version of these conditions.

STATEMENT OF PRIVACY

This Statement of Privacy applies to Financial Credit Network Inc.'s websites and governs data collection and usage at FCN's sites and services online and offline.

Financial Credit Network's websites are intended for users in reference to an account assigned for debt collection purposes. Personal information of all users is collected, used and disclosed as described below.

Collection and Use of Your Personal Information

- **Information Collected Online**

As E-commerce websites, Financial Credit Network collects personal information, such as your e-mail address, name, home address or telephone number. FCN does not collect any information about your computer hardware and software.

- **Categories of Personal Information Collected Offline**

In general, we collect and use the following personal information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. The following is a list of personal information which may be collected: Identifiers (real name, alias, address, phone number, passport no., driver's license no., etc.) Customer records (similar to identifiers and also includes signature, SSN, insurance policy number, education, employment, bank account number, credit card number, debit card number, medical information).

- **How We Obtain Personal Information**

We collect most personal information from our clients, directly from you in person, by telephone, text, email, or via our websites and social media. However, we also collect information from: publicly accessible sources, directly from third parties, credit reporting agencies, skip tracing providers, third parties contacted during skip tracing, data analytics providers.

- **Use of Your Personal Information**

Financial Credit Network, Inc. and its operational service partners collect and use your personal information for the sole purpose of collecting a debt. Collection practices include: Performing services on behalf of our clients, including maintaining and collecting on accounts, providing customer service, processing transactions, verifying consumer information, processing payments, and investigating claims. Financial Credit Network, Inc. may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

To allow a better understanding of the process of personal information collected and to whom it may be shared, please see below.

Personal Data	Third Parties Whom may be Shared
Real name, alias, address, phone, passport no. driver's license no	Letter vendors, skip tracing providers, third parties such as website hosts, third party payment providers, credit reporting agencies, federal and state governmental agencies, state attorney generals, our attorneys, insurers, data analytics, brokers and our banks.
Customer records- similar to identifiers and also includes signature, SSN, insurance policy number, education, employment, bank account number, credit card number, debit card number, medical information	Third party payment providers, federal or state governmental agencies, state attorney generals, our attorneys, insurers, brokers and our banks.

We will only provide to our affiliates the personal information they need to deliver service. They are required to maintain the confidentiality of your information and are prohibited from using that information for any other purpose. Financial Credit Network does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent. Financial Credit Network may access and/or disclose your personal information if required to do so by

law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Financial Credit Network, or the sites; (b) protect and defend the rights or property of Financial Credit Network, including its websites; or (c) act under exigent circumstances to protect the personal safety of users of Financial Credit Network or the public.

Personal information collected on may be stored and processed in the United States or any other country in which Financial Credit Network, or its affiliates, subsidiaries or agents maintain facilities, and by using either site, you consent to any such transfer of information outside of your country. Financial Credit Network abides by the safe harbor framework as set forth by the U.S. Department of Commerce regarding the collection, use, and retention of data from the European Union.

Control Your Personal Information

Financial Credit Network offers its customers choices for the collection, use and sharing of personal information.

Please email us at compliance@fcnetwork.com or call (800) 540-9011 for the following:

- Notify us of your preferences;
- Additional questions or;
- Concerns regarding our privacy policy and practices.

Please be sure to provide complete account information so we can identify you in our records.

California Consumer Privacy Act (CCPA) requires we provide you with the following rights:

Right to know what personal information has been collected or disclosed about you.

You have the right to request we inform you of what:

- a) Categories of personal information it has collected about the consumer;
- b) Categories of sources from which the personal information is collected;
- c) Categories of personal information that we have disclosed for a business purpose;
- d) Categories of third parties to whom the personal information was disclosed for a business purpose;
- e) The business or commercial purpose for collection personal information.

You have the right to request deletion of information collected.

You have the right to request we delete the information collected about you. As a service provider for our clients, we are normally exempt from deletion however we will review all requests received.

If you would like to request any portion as described above, please:

Call us toll-free at (800) 540-9011 or

Write us at Financial Credit Network, PO Box 3084, Visalia CA 93278

Financial Credit Network will not discriminate against you if you choose to exercise your rights.

Be prepared to provide us with enough information to verify your identity and address. This may include a copy of your driver's license. Please indicate in your letter what right you want to exercise and the information which you request us to relate. We are not obligated to honor a request if we cannot verify that you are the owner of the personal information being requested. Any personal information we collect from you to verify your identity for this request will be used solely for verification purposes. An authorized agent may exercise these rights on your behalf by providing an authorization signed by the consumer and a copy of a valid driver's license or identification.

Although CCPA allows you the right to Opt-Out of Sale of Personal Information, Financial Credit Network does not participate in the sale of any personal information.

Security of your Personal Information

Financial Credit Network, Inc. is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. For example, we store the personal information you provide on computer systems with limited access that are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the Internet, we use a secure payment gateway so your information is protected.

Changes to this Statement

Financial Credit Network, Inc. will occasionally update this Statement of Privacy to reflect company and customer feedback. If there are material changes to this Statement or in how we will use your personal information, Financial Credit Network will prominently post such changes prior to implementing the change. Financial Credit Network encourages you to periodically review this Statement to be informed of how FCN is protecting your information.

Refund Policy

Refunds are processed in 60 days or less on any overcharge or billing error.