

**DebtSavers Privacy Statement****Protecting Your Privacy**

We own and operate a network of sites that is focused on helping consumers to understand what options they have in dealing with their unsecured debt. We are also committed to protecting the privacy of our users. To this end, we believe you have the right to know everything regarding the information we collect about you, how the information is used, and how you can opt out of providing any of this information. This privacy policy explains how we use your information and explains what you can expect. By using this site, you indicate your acceptance of our Privacy Policy.

**What Information Is Collected?**

We collect personally identifying information from voluntary user registrations, surveys, contact forms and emails. We also collect non-personally identifying information when you visit our website about which pages you visit, how long you visit certain pages, and how you arrived at our website among other things.

In order to perform a meaningful analysis of the financial situation of any prospective client, it is important to have accurate information about you. Therefore, when you apply for our program we collect information from you. We will collect information from you, including but not limited to your name, address, social security number, income, expenses, assets and debt schedule. In addition, we collect and maintain information about your transactions with our affiliates, others, and us. In this policy, we refer to this information as "private information."

**Why Do You Collect Information?**

The information we collect allows us to improve your user experience through the customization of content and layouts of various pages. It also enables us to keep you informed about new features and services that we offer along with any content that we provide through our newsletters. In addition, some information is shared with reputable organizations who may contact you with special offers of possible interest.

**Who Do You Share My Information With?**

We may make our customer e-mail addresses, postal addresses and telephone numbers available to other reputable businesses whose products or services may be of value to you. If you do not wish to share your information with other companies or organizations, please let us know by contacting us by mail at [contact@debtsavers.info](mailto:contact@debtsavers.info). We retain email opt-out and postal/telephone non-solicitation requests for five years.

**May I see the Information You Collect From Me?**

Yes, upon request, we will provide you with access to your personal account information, account status, contact information, and other information that we collect.

**What Are Cookies?**

We may use cookies to store your individual user preferences in order to make your user experience more enjoyable in the future. Cookies are tiny bits of information stored by your browser on your computer's hard drive. Most browsers are initially setup to accept cookies by default and they are commonly found on many websites throughout the Internet. If you wish to disable cookies, there is a simple procedure in most Internet browsers that allow you to turn off cookies. However, note that cookies may be required to use certain features of our website and that of many others.

We may also use third-party advertising companies to serve ads when you visit our website. These companies may use information (non-personally identifying) about your visits to this and other web sites in order to provide advertisements about goods and services of interest to you. If you would like more information about this practice and become aware of your choice to not have this information used by companies, please contact us.

**Legal Information Transfers**

We may need to disclose certain information to comply with laws, regulations, court orders, subpoenas, search warrants, or other legal reasons in the course of a legal proceeding or in response to a law enforcement agency request. Furthermore, if there is a change of control transaction in our business, a sale or transfer of assets, customer information could be sold or transferred as part of that transaction and your personally identifying information may be used by the purchaser.

**Children Under 13**

We are concerned about the safety of children. We do not knowingly allow anyone under the age of 13 to provide us with personally identifying information. Children wishing to utilize our services should always get permission from their parents before supplying any information about themselves, including names, email addresses and phone numbers.

**Hyperlinks**

We may link to other websites with information gather practices that differ from our own. Visitors should carefully review privacy policies for all websites they visit as we have no control over information submitted or collected by third parties.

We may also offer contests, sweepstakes, or other promotions from time to time that are sponsored or co-sponsored by third parties. These third parties may obtain personally identifiable information that visitors voluntarily submit to participate in the contest, sweepstake or promotion. We have no control over how these third parties use this information; however, we will notify you whenever you fill out a form that will provide them access to such information.

**How Do I Stop Receiving Email?**

If you do not want to receive email from us, please use the unsubscribe option available on email communications, or by emailing us at [contact@DebtSavers.info](mailto:contact@DebtSavers.info). We will retain all such email opt-out requests for five years.

**Rules for Submissions and Messages**

Users are responsible for what they post in discussion groups of other public forums. We cannot and do not review each submission that users make and do not endorse or guarantee the accuracy or propriety of any submission. We do, however, reserve the right to restrict or prohibit your use of our website if we believe you are violating any terms of the agreement.

**Member Conduct Guidelines**

Members understand that all information, data, text, software, music, sound, photographs, graphics, video, messages or other content, whether publicly posted or privately transmitted, are the sole responsibility of the person from which such content originated. We do not control the content posted and as a result do not guarantee the accuracy, integrity, or quality of such content. You may be exposed to content that is offensive, indecent or objectionable.

You agree not to use our website in order to:

- perform any commercial activities without written consent;
- forge headers or manipulate identifiers as a means to mask the origin of any Content transmitted through the Service.
- disrupt the servers or networks connected to the site;
- transmit any Content that is unlawful, invasive of another's privacy, or otherwise objectionable;
- hurt minors in any way, "stalk" any individuals or gather personal information about other users;
- pretend to be any person or entity or feign your affiliation with a person or entity;
- transmit any Content that would infringe upon another's intellectual property rights or would be considered "spam", "chain letters" or any other form of solicitation;
- post any Content that you should not transmit under any contract, law or fiduciary relationship or any Content containing any viruses or programs that would effect functionality;
- develop password-only, restricted access pages, or hidden pages;
- break any applicable laws or regulations or aid any other user in achieving illegal activities.

**How Is Data Secured?**

We use industry-standard encryption technologies when transferring and receiving personal data. We also have appropriate security measures to protect against loss, misuse or alteration of information that we collect from you.

**Changes and Updates**

We may need to change this privacy policy from time to time in order to address new issues, new technologies, changes in our website or business practices. We will always post these changes so you will know what information we gather and how we may use that information. Please consult this policy regularly for such updates.

**Members' Rights**

By using this website, you acknowledge that we acquire all rights to use any posted materials as described above so that we do not violate any rights you may have in materials you post. By submitting content to or throughout our website, you grant us the non-exclusive right to reproduce, modify and distribute it as we see fit in any medium and for any purpose in any form, media or technology now known or later developed. You also permit any other user to access, display and print such content for personal use. You vouch that any material you submit does not violate, plagiarize or infringe upon the right of any third party, including copyright, trademark or proprietary rights. If non-original content is included in your posting, you must obtain permission from the content owner and attribute it.

**Further Questions or Comments**

If you have any questions about this privacy policy or feel that this website has not followed its stated privacy policy, feel free to contact us by email at [contact@DebtSavers.info](mailto:contact@DebtSavers.info).

Additionally, you may contact your state or local consumer protection office, The Direct Marketing Association's Committee on Ethical Business Practices at [mgoldberger@the-dma.org](mailto:mgoldberger@the-dma.org), the phone at (202)FTC-HELP (202/382-4357) and online at [www.ftc.gov](http://www.ftc.gov).

Note: This privacy policy applies to all of the sites we own and operate. We comply with all the stringent standards of ethical conduct set forth by the Direct Marketing Association.