

**FACTS****WHAT DOES CREDITANDDEBT.ORG DO WITH YOUR PERSONAL INFORMATION?****Why?**

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.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Credit card or other debt
- Employment information
- Income and expenses
- Assets and liabilities
- Credit history and credit scores

**How?**

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.org chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does creditanddebt.org share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	N/A	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	N/A	N/A
<b>For our affiliates to market to you</b>	N/A	N/A
<b>For our nonaffiliates to market to you</b>	Yes	Yes

**Questions?**

Call toll-free 949-328-4905 or visit us online at [www.creditanddebt.org](http://www.creditanddebt.org).

**Who we are****Who is providing this notice?**

Credit Swag Ventures, Inc. dba creditanddebt.org

**To limit  
our sharing**

- Call 949-328-4905 —our menu will prompt you through your choice(s)
- Visit us online: [www.creditanddebt.org](http://www.creditanddebt.org)
- Mail the form below

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 949-328-4905 or go to [www.creditanddebt.org](http://www.creditanddebt.org)

**Mail-in Form**

Mark any/all you want to limit:

Name

Address

City, State, Zip

**Mail To:**

Credit Swag Ventures, Inc.  
27762 Antonio Parkway, Suite L1 626  
Ladera Ranch, California 92694

## What we do

<b>How does creditanddebt.org 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.
<b>How does creditanddebt.org collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Give us your contact information</li> <li>■ Give us your financial information, including information about your income and expenses</li> <li>■ Seek advice about your debt</li> </ul> <p>We also may collect your personal information from others such as credit bureaus, business partners and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Non-affiliates may include financial service providers or creditors, credit bureaus and their administrators.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include identity theft protection providers, bank sync partners, nonprofit credit counseling agencies, personal and student loan financing companies, debt settlement companies, credit sharing apps, credit bureaus, marketing companies and data storage facilities such as Identity Intelligence Group, LLC, MX Technologies, Inc., credit.org, Credible Operations Inc., National Debt Relief, Rescue One Financial, Float Today, TransUnion LLC, Ovation Credit Services, Inc., Bulldog Media Group and Panoply Technologies, Inc.</i></li> </ul>

## Other important information

Vermont: In accordance with Vermont law, we will not share information we collect about you with non-affiliated third parties, except as permitted by law, including for example, with your consent or to service your accounts. We will not share information about your creditworthiness within our corporate family of companies except with your consent.

California: In accordance with California law, we will not share information we collect about you with non-affiliated third parties, unless the law allows, including for example, with your consent or to service your accounts. We will limit sharing among our corporate family of companies to the extent required by California law.

Nevada: Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Street, Suite 3900, Las Vegas, NV 89101; Telephone Number: (702) 486-3132; Electronic Mail: [bcpinfo@state.nv.us](mailto:bcpinfo@state.nv.us)