

# **Universal Credit Services, Inc.**

## **Statement of Privacy.**

Universal Credit Services, Inc. is committed to protecting your privacy. This Statement of Privacy applies to Universal Credit Services, Inc. Web site and governs data collection and usage at all Universal Credit Services, Inc. sites and services; it does not apply to other online or offline sites, products or services. Please read the Universal Credit Services, Inc. Statement of Privacy. Universal Credit Services, Inc. is a general audience web site, intended for users of all ages. Personal information of all users is collected, used and disclosed as described in this Statement of Privacy.

### **Collection of your Personal Information**

As an E-commerce Web site, Universal Credit Services, Inc. collects personal information, such as your e-mail address, name, home or work address or telephone number. Information collected by Universal Credit Services, Inc. is used solely for the purpose of billing and shipping your online purchases. Universal Credit Services, Inc. does not collect any information about your computer hardware and software.

Universal Credit Services, Inc. encourages you to review the privacy statements of Web sites you choose to link to from Universal Credit Services, Inc. so that you can understand how those Web sites collect, use and share your information. We are not responsible for the privacy statements or other content on Web sites outside of the Universal Credit Services, Inc. Web site.

### **Use of your Personal Information**

Universal Credit Services, Inc. and its operational service partners collect and use your personal information to process product orders and deliver the products requested. It is possible that Universal Credit Services, Inc. may also use personal information to inform you of other products or services available from Universal Credit Services, Inc. and its affiliates. Universal Credit Services, 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.

Universal Credit Services, Inc. does not sell, rent or lease its customer lists to third parties. Universal Credit Services, Inc. may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your personal information (e-mail, name, address, telephone number) is not transferred to the third party.

We occasionally hire other companies to provide limited services on our behalf, such as handling the processing and delivery of mailings, providing customer support, processing transactions, or performing statistical analysis of our services. We will only provide those companies the personal information they need to deliver the service. They are required to maintain the confidentiality of your information and are prohibited from using that information for any other purpose.

Universal Credit Services, Inc. does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Universal Credit Services, Inc. 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 Universal Credit Services, Inc. or the site; (b) protect and defend the rights or property of Universal Credit Services, Inc. , including its Web site; or (c) act under exigent circumstances to protect the personal safety of users of Universal Credit Services, Inc. or the public.

Personal information collected on this site may be stored and processed in the United States or any other country in which Universal Credit Services, Inc. or its affiliates, subsidiaries or agents maintain facilities, and by using this site, you consent to any such transfer of information outside of your country. Universal Credit Services, Inc. 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**

Universal Credit Services, Inc. offers its customers choices for the collection, use and sharing of personal information. You may go notify us of your preferences by emailing [ucs@ucscollections.com](mailto:ucs@ucscollections.com). Please be sure to provide complete account information so we can identify you in our records.

You may also stop the delivery of future promotional e-mail from Universal Credit Services, Inc. by responding directly to any email you receive with a request to remove you from the mailing list.

### **Security of your Personal Information**

Universal Credit Services, 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**

Universal Credit Services, 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 Universal Credit Services, Inc. will use your personal information, Universal Credit Services, Inc. will prominently post such changes prior to implementing the change. Universal Credit Services, Inc. encourages you to periodically review this Statement to be informed of how Universal Credit Services, Inc. is protecting your information.