

On-Line Privacy Policy

Online Privacy Policy for creditworthyinc.org

This document sets forth the CreditWorthy, Inc. Online Privacy Policy (the "Privacy Policy") for this web site, www.creditworthyinc.org (the "Site"). If you have objections to the Privacy Policy, you should not access or use this Site. This Privacy Policy does not govern privacy practices associated with offline activities or other CREDITWORTHY, INC. web sites.

Changes in Privacy Policy

All "personal information" ("personal information" is defined as any information that identifies or can be used to identify, contact, or locate the person to whom such information pertains) that we collect and maintain will be subject to the version of the Privacy Policy in effect at the time of such collection. CREDITWORTHY, INC. reserves the right to change the Privacy Policy from time to time at its sole discretion, and will provide notice of material changes on the home page of the Site. If as the result of such changes, you want to alter the ways in which CREDITWORTHY, INC. is allowed to use your personal information, you can do so by following the procedure described below in the section titled "Updating your personal information and privacy preferences." You will be deemed to have been made aware of, and will be subject to, the changes to the Privacy Policy by your continued use of the Site after such notice has been posted for thirty (30) days with the following exception: If at the time you provide personal information to CREDITWORTHY, INC. you are given the opportunity (as you currently are) to limit how such information will be used to communicate with you, either by CREDITWORTHY, INC. or by third parties, CREDITWORTHY, INC. will not change your preference in this regard without your express consent. However, if CREDITWORTHY, INC. sells assets (or the assets of a division or subsidiary) to another entity, or CREDITWORTHY, INC. (or a division or subsidiary) is acquired by, or merged with, another entity, CREDITWORTHY, INC. may provide to such entity customer information that is related to that part of our business that was sold to or merged with the other entity without your consent.

Entities Collecting Personal Information

Personal information on this Site is collected by CreditWorthy, Inc. The CREDITWORTHY, INC.'s address is P.O. Box 5656, Deptford, NJ 08096 and its telephone number is (856) 251-0311.

The Site may contain links to other sites at which personal information is collected. In such instances, unless expressly provided to the contrary, the collection and use of your personal information will be governed by the privacy policy applicable to that site. That privacy policy should identify the entity that is collecting your personal information.

Collection of Personal Information

As a visitor to this Site, you can engage in many activities without providing any personal information. In connection with other activities, such as subscribing to services on the Site or utilizing online software applications, CREDITWORTHY, INC. may ask you to provide certain information about yourself by filling out and submitting an online form. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, CREDITWORTHY, INC. may ask that you provide us personal information, such as your first and last name, mailing address (including ZIP code), e-mail address, telephone and facsimile numbers, and other personal information. When ordering products or services on the Site, you may be asked to provide a credit card number. Depending upon the activity, some of the information that we ask you to provide is identified as mandatory and some as voluntary. If you do not provide the mandatory data with respect to a particular activity, you will not be able to engage in that activity.

When you use the Site, CREDITWORTHY, INC. or third parties authorized by CREDITWORTHY, INC. may also collect certain technical and routing information about your computer to facilitate your use of the Site and its services. For example, we may log environmental variables, such as browser type, operating system, CPU speed, and the Internet Protocol ("IP") address of your computer. We use these environmental variables to facilitate and track your use of the Site and its services. CREDITWORTHY, INC. also uses such environmental variables to measure traffic patterns on the Site. Without expressly informing you in each particular circumstance, we do not match such information with any of your personal information.

When you submit personal information to CREDITWORTHY, INC. through this Site, you understand and agree that this information may be transferred across between states and may be stored and processed in any of the countries in which CREDITWORTHY, INC. and its affiliates and subsidiaries may maintain offices. You also acknowledge that in certain states or with respect to certain activities, the collection, transferring, storage, and processing of your information may be undertaken by trusted vendors of CREDITWORTHY, INC. Such vendors are bound by contract not to use your personal information for their own purposes or provide it to any third parties. One instance where this could occur is in conjunction with framed pages in which the URL for the pages is not visible and the pages are being hosted by a vendor of CREDITWORTHY, INC. CREDITWORTHY, INC. has established relationships with various service providers whose services are available to you from

this Site or from Web sites that are linked to this Site. Typically, these providers offer services that CREDITWORTHY, INC. customers might find useful, such as those that can be used in conjunction with CREDITWORTHY, INC. services and products. In order to use those services, you may be required to provide personal information to the providers. Unless expressly provided to the contrary, personal information that you provide while you are visiting a provider's Web site will be subject to the privacy policy posted on such site, and personal information that you provide while on this Site in conjunction with a provider's service will be subject to this Privacy Policy. You should be aware that our agreements with these service providers often provide that they will share with CREDITWORTHY, INC. personal information collected from you. In such instances, CREDITWORTHY, INC. may use this information in a manner consistent with this Privacy Policy. In the situation where sites have a CREDITWORTHY, INC. "look and feel," and you reasonably believe you are on a CREDITWORTHY, INC. site, the site is collecting information in a solely intermediary capacity and does not use personal information for secondary purposes.

How Your Personal Information Is Used

CREDITWORTHY, INC. collects your information in order to record and support your participation in the activities you select. If you subscribe to a service or purchase a product, for example, the information is used to register you for other benefits that may be made available to registered users. Your personal information is also used to keep you informed about updates, special offers, and other products and services of CREDITWORTHY, INC. and selected third parties if you have so opted to receive such communications.

CREDITWORTHY, INC. may collect information about the use of the Site, such as the types of services used and how many users we receive daily. This information is collected in aggregate form, without identifying any user individually. CREDITWORTHY, INC. may use this aggregate, non-identifying statistical data for statistical analysis, marketing, or similar promotional purposes.

Your Choices with Respect to Personal Information

CREDITWORTHY, INC. recognizes and appreciates the importance of responsible use of information collected on this Site. Without your consent, CREDITWORTHY, INC. will not communicate any information to you regarding products, services, and special offers available from CREDITWORTHY, INC., although we may find it necessary to communicate with you regarding your use of the services on this Site. Except in the particular circumstances described in this Privacy Policy, CREDITWORTHY, INC. will also not provide your name to other companies or organizations without your consent.

There are other instances in which CREDITWORTHY, INC. may divulge your personal information. CREDITWORTHY, INC. may provide your personal information if necessary, in CREDITWORTHY, INC.'s good faith judgment, to comply with laws or regulations of a governmental or regulatory body or in response to a valid subpoena, warrant, or order or to protect the rights of CREDITWORTHY, INC. or others.

Protection of Your Personal Information

The personal information that you provide in connection with registering yourself as a user of CREDITWORTHY, INC. products or services or registering a CREDITWORTHY, INC. product is classified as Registration Information. Registration Information is protected in several ways. Access by you to your Registration Information is available through a password and unique customer ID. . We recommend that you do not divulge your password to anyone. In addition, your Registration Information is only available to selected CREDITWORTHY, INC. personnel and contractors. CREDITWORTHY, INC. strives to prevent unauthorized parties from viewing such information when it is transmitted to CREDITWORTHY, INC.

Personal information that you provide that does not constitute Registration Information is only accessible to selected CREDITWORTHY, INC. personnel and contractors via password. Since this information is not accessible by you, you will not be asked to select a password in order to view or modify such information.

Use of Cookies

When you visit this Site, you can browse the Site and access important information without revealing your identity. In order to improve our Site, we use "cookies" to track your visit. A cookie is a small amount of data that is transferred to your browser by a Web server and can only be read by the server that gave it to you. It functions as your identification card, and enables CREDITWORTHY, INC. to record your passwords, purchases, and preferences. It cannot be executed as code or deliver viruses.

Most browsers are initially set to accept cookies. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it. (For some Web pages that require an authorization, cookies are not optional. Users choosing not to accept cookies will probably not be able to access those pages.)

While CREDITWORTHY, INC. uses cookies to track your visit to www.creditworthyinc.org, and our Web servers automatically log the IP/Internet address of your computer, CREDITWORTHY, INC. does not generally use this

information to identify you personally. However, if you expressly provide consent for www.creditworthyinc.org to "remember" the unique identifier that you select when you register for various activities on the site, that unique identifier may be stored on a cookie on your computer, linked to your registration information, and your navigation path around the site will be tracked. We associate this data to understand how our site and services are being used so we can understand our customers and offer appropriate products and services.

Updating your Personal Information and Privacy Preferences

You have the right to access and correct your personal information and privacy preferences at any time. You may access and correct your personal information and privacy preferences (such as whether you wish to receive promotional communications from CREDITWORTHY, INC. or third parties) by writing or calling CREDITWORTHY, INC. at:

Mail:
CreditWorthy, Inc.
P.O. Box 5656
Deptford, New Jersey 08096
Telephone: (856) 251-0311
Fax: 856-251-0518

Please include your name, address, and/or e-mail address when you contact us.

Privacy-Related Inquiries and Complaints

CREDITWORTHY, INC. takes its users' privacy concerns seriously. If you believe that CREDITWORTHY, INC. has not complied with this Online Privacy Policy with respect to your personal information or you have other related inquiries or concerns, you may write to the CREDITWORTHY, INC. Privacy Officer at the address indicated above.

In your letter, please describe in as much detail as possible the nature of your inquiry or the ways in which you believe that the CREDITWORTHY, INC. Online Privacy Policy has not been complied with. We will investigate your inquiry or complaint promptly.

Please note that if you provide CREDITWORTHY, INC. with inconsistent privacy preferences (for example, by indicating on one occasion that third parties may contact you with marketing offers and indicating on another occasion that they may not), CREDITWORTHY, INC. cannot guarantee that your most recent privacy preference will be honored.

Also, please note that CREDITWORTHY, INC. is not responsible for the content or privacy practices of non-CREDITWORTHY, INC. Web sites to which this Site or any other CREDITWORTHY, INC. Web site may link. You should review the privacy policy of such sites before using the sites.