

Your privacy is important to CreditHubAccess.com (“CreditHubAccess.com”). Please read our Privacy Policy carefully to understand how we collect, use, disclose, transfer, and store your information. By visiting CreditHubAccess.com’s website or agreeing to content that includes a link to this document (“Online Ads”), you agree to the practices described in this Privacy Policy and our [Terms of Use](#).

1. Our Collection and Use of Personal Information

Personal Information is information you provide us that can be used to uniquely identify or contact a single person, such as your name, email address, phone numbers and tax identification number.

You may be asked to provide Personal Information when you interact with CreditHubAccess.com, Online Ads, or one of CreditHubAccess.com’s related companies, such as in connection with a completed or abandoned transaction or a request for information from CreditHubAccess.com. CreditHubAccess.com and its related companies may share your Personal Information with each other and use it consistent with this Privacy Policy.

Last Updated April 2016

This Website Terms of Use Agreement (“Website Terms”) is between you and CreditHubAccess.com, its past, present, or future parents, subsidiaries, affiliates, predecessors, assignees, successors, and their respective agents, employees, directors, officers, partners, and members (whether acting in their corporate or individual capacity) (“CreditHubAccess.com,” “we” or “us”), with a principal place of business at 600 Stewart Street, Suite 1100, Seattle, WA 98101. Notwithstanding any language in the Website Terms to the contrary, the Website Terms have the same effect as an agreement in writing and govern your use of this site and its content (the “Website”), your engagement of CreditHubAccess.com’s services, your request that CreditHubAccess.com contact you about its credit repair services, and/or your participation in CreditHubAccess.com’s Text Message Program. CreditHubAccess.com’s “Text Message Program” includes sending text message(s) to CreditHubAccess.com and/or receiving text message(s) from CreditHubAccess.com.

BY USING THE WEBSITE, ENGAGING [CREDITHUBACCESS.COM](#)’S SERVICES, REQUESTING THAT [CREDITHUBACCESS.COM](#) CONTACT YOU ABOUT ITS CREDIT REPAIR SERVICES, AND/OR PARTICIPATING IN [CREDITHUBACCESS.COM](#)’S TEXT MESSAGE PROGRAM, YOU SIGNIFY YOUR AGREEMENT TO THE WEBSITE TERMS.

CreditHubAccess.com’s Privacy Policy applies to your use of CreditHubAccess.com’s website, all services provided by us, your request that CreditHubAccess.com contact you about its credit repair services, and/or your participation in CreditHubAccess.com’s Text Message Program, and its terms are made a part of the Website Terms. To view CreditHubAccess.com’s Privacy Policy, click [here](#). By using CreditHubAccess.com’s website, engaging our services, requesting that CreditHubAccess.com contact you about its credit repair services, and/or participating in CreditHubAccess.com’s Text Message Program, you acknowledge you have reviewed CreditHubAccess.com’s Privacy Policy and agree to its terms.

BY USING [CREDITHUBACCESS.COM](#)’S WEBSITE, ENGAGING [CREDITHUBACCESS.COM](#)’S SERVICES, REQUESTING THAT [CREDITHUBACCESS.COM](#) CONTACT YOU ABOUT ITS CREDIT REPAIR SERVICES, AND/OR PARTICIPATING IN [CREDITHUBACCESS.COM](#)’S TEXT MESSAGE PROGRAM, YOU AGREE TO ARBITRATE ALL CLAIMS BETWEEN YOU AND [CREDITHUBACCESS.COM](#) ON AN INDIVIDUAL BASIS ONLY AND NOT AS A PART OF ANY CLASS. A “CLAIM” IS ANY CASE, CONTROVERSY, DISPUTE, TORT, DISAGREEMENT, LAWSUIT, LEGAL ACTION, OR CLAIM NOW OR HEREAFTER PENDING BETWEEN YOU AND [CREDITHUBACCESS.COM](#), INCLUDING BUT NOT LIMITED TO ANY ALLEGED STATE OR FEDERAL STATUTORY VIOLATION, OR ANY DISPUTE OVER THE INTERPRETATION OF THE WEBSITE TERMS OR THE ARBITRABILITY OF ANY CLAIM PURSUANT TO THE WEBSITE TERMS. THIS AGREEMENT TO ARBITRATE GOVERNS ALL PAST, CURRENT AND PROSPECTIVE INTERACTIONS WITH [CREDITHUBACCESS.COM](#). YOU AGREE THAT YOU

ARE WAIVING ALL RIGHTS TO: (A) A TRIAL BY JURY; (B) PARTICIPATE IN A CLASS ACTION LAW SUIT OR CLASS ACTION ARBITRATION; AND (C) BRING AN ACTION AGAINST [CREDITHUBACCESS.COM](https://www.creditHubAccess.com) IN A COURT OF LAW. YOU MAY INDIVIDUALLY ARBITRATE ANY CLAIM AGAINST [CREDITHUBACCESS.COM](https://www.creditHubAccess.com) IN ANY JURISDICTION IN THE UNITED STATES. [CREDITHUBACCESS.COM](https://www.creditHubAccess.com) WILL REIMBURSE YOU UP TO \$300 OF YOUR ARBITRATION FILING FEE. THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION THEN IN FORCE SHALL GOVERN THE ARBITRATION (provided, however, that the terms of the Website Terms shall control over any inconsistency between the Rules of the American Arbitration Association and the Website Terms). The arbitrator shall have authority to interpret the Website Terms, including but not limited to the authority to decide whether any claim is arbitrable under the Website Terms and to decide issues related to the scope of arbitration, the rules of arbitration, the arbitrator's jurisdiction, and the enforceability of the Website Terms. You agree that the Website Terms involves commerce under 9 U.S.C. §§ 1 et seq. and that this Arbitration Clause is governed by federal law, including the Federal Arbitration Act. The remainder of the Website Terms is governed by the laws of the state of Utah, as provided in Section 19 below.

1. About the Website Terms

The Website is a service made available by CreditHubAccess.com. If you do not agree to the Website Terms, you may not use the Website. We may modify the Website Terms at any time. If you do not agree to the changes, you must discontinue using the Website, discontinue using CreditHubAccess.com's services, rescind your request that CreditHubAccess.com contact you about its credit repair services, and/or discontinue your participation in CreditHubAccess.com's Text Message Program before the changes take effect. Your continued use of the Website, use of CreditHubAccess.com's services, request that CreditHubAccess.com contact you about its credit repair services, and/or participation in CreditHubAccess.com's Text Message Program after any such changes take effect constitutes your acceptance to such changes. Each time you visit or log in to the Website, continue using CreditHubAccess.com's services, continue your request that CreditHubAccess.com contact you about its credit repair services, and/or participate in CreditHubAccess.com's Text Message Program, you reaffirm your acceptance of the Website Terms. You are responsible for regularly reviewing the Website Terms, by clicking on the "Terms of Use" link at www.CreditHubAccess.com. The Website Terms may be supplemented by additional terms and conditions applicable to privacy, specific areas of this Website, or to where particular content or transactions are posted in particular areas of the Website and, together with the Website Terms, govern your use of those areas, content, or transactions.

2. About the Website

The Website gives users information about CreditHubAccess.com's credit repair services, general educational and informational resources about credit, and the ability to sign up for and engage CreditHubAccess.com's services.

3. Signing Up for CreditHubAccess.com's Services

You are not required to sign up for CreditHubAccess.com's services in order to visit and read material on the Website; however, you will need to sign up if you want CreditHubAccess.com to assist you in your efforts to improve your credit reports and rating. If you sign up, you agree to provide accurate and complete information. You must be legally capable to enter into contracts. It is your responsibility to make any updates to that information. Each sign-up is for a single person only. We do not permit any other person to enroll in CreditHubAccess.com's services on behalf of another unless you have an appropriate Power of Attorney. You are responsible for preventing such unauthorized use. If you believe there has been unauthorized use, you should notify CreditHubAccess.com immediately by emailing memberservices@CreditHubAccess.com.

If you participate in CreditHubAccess.com's Text Message Program after you sign up for services, you may stop receiving servicing text messages by texting STOP (and no other words or characters) to the short code from which you received the CreditHubAccess.com text message(s). Almost all STOP requests are taken care of immediately, but it may take up to 3 business days from the date you text STOP to be removed from CreditHubAccess.com's texting list(s). Note that texting STOP in response to a servicing text message will only stop servicing text messages, and will only stop text messages to the phone number you used to text STOP.

4. Member Files

Should you choose to sign up for CreditHubAccess.com's services, you will enter into a separate written agreement with CreditHubAccess.com. Each file we create in conjunction with this separate written agreement is called a "Member File." Your Member File will continue to be subject to the agreements otherwise governing them, except where so noted in the related agreement. Each Member File will be subject to the following:

- The terms or instructions appearing on a screen when using the service;
- CreditHubAccess.com's policies and procedures applicable to the Member File and the online service;
- Applicable state and federal laws and regulations.

5. Access to Member Files

You authorize CreditHubAccess.com to provide access to your Member File(s) through its online services. You may access your Member File(s) at members.CreditHubAccess.com (the "Member Website") to obtain account payment information, a sequential docket of services provided and notes made to the file, credit report information received from you by CreditHubAccess.com and input into your file, your disputing instructions, and other information. To access a Member File through the online service you must have a password and the required hardware and software. Subject to the terms of this agreement and any separate written agreement(s), you will generally be able to access your Member File through the Member Website seven days a week, 24 hours a day. Member File information is posted to the file at the time work is completed on the Member File.

At certain times, the online services may not be available due to system maintenance or circumstances beyond our control. During these times, you may call CreditHubAccess.com at 1-800-232-6499 or send an E-mail to contact@CreditHubAccess.com obtain information about your Member File.

6. Ownership

The Website contains information, content or advertisements text, photographs, designs, graphics, images, sound and video recordings, animation and other materials and effects (collectively, the "Content") that are protected by copyrights, trademarks, service marks, trade dress, patents or other intellectual or proprietary rights owned by CreditHubAccess.com or other third parties. All trademarks and copyrighted information contained on the Website are the property of their respective owners. Further, CreditHubAccess.com retains all rights (including intellectual property rights), title and interest in the Website, technology, and all underlying technology and data including any enhancements, software, applications and improvements related to the Website (the "Technology") (the terms Content and Technology collectively will be referred to as the "Materials"). You may not remove from any electronic or printed copy any copyright, trademark, or other proprietary notice.

7. Use of Website and Materials

CreditHubAccess.com provides the Website and the Materials for your individual, non-commercial use and solely for the purpose of carrying out individual transactions with the Website. Any other use of the Website or the Materials is strictly prohibited. You may not, either directly or indirectly:

- Modify, republish, redistribute, delete, resell, sublicense, publicly perform, cache by proxy the Website or Materials without the express written permission of CreditHubAccess.com or the applicable rights holder;
- Use the Materials for telemarketing, direct marketing, and commercial mass e-mail or by agents or representatives or e-mail spammers;
- Reverse engineer, decompile, disassemble, merge, copy, use, disclose, rent, lease, loan, sell, sublicense or transfer the underlying source code or structure or sequence of the Technology or delete or alter author attributes or copyright notices;
- Use any network monitoring or discovery software to determine Website architecture, or extract information about usage or users;
- Reformat or frame any portion of the Website or Materials;
- Use any device, software or routine that interferes with the proper working of the Website, or otherwise attempt to interfere with the proper working of the Website;
- Take any action that imposes, or may impose in our sole discretion an unreasonable or disproportionately large load on our infrastructure;
- Attempt to gain unauthorized access to other computer systems;
- Violate the Website Terms, applicable law or the rights of others; or disrupt or interfere with the security of, or otherwise cause harm to, the Website.

Any permitted use of the Website does not extend to using the Website or Materials for any illegal purpose, or to transmit to or through the Website or to or through any service any illegal, harmful, threatening, defamatory, obscene, hateful, pornographic or other objectionable material of any kind, or to interfere with, abuse or otherwise violate the legal rights of any third party using the Website or Materials.

Without limiting other remedies, we may limit, suspend, or terminate our service and user accounts, prohibit access to our website, remove hosted content, and take technical and legal steps to keep users off the Website if we think that they are creating problems, possible legal liabilities, or acting inconsistently with the letter or spirit of our policies. We also reserve the right to cancel unconfirmed accounts.

7. License

By using the Website, uploading content to or submitting any materials for use on the Website, you grant (or warrant that the owner of such rights has expressly granted) CreditHubAccess.com a perpetual, royalty-free, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from and distribute such materials and/or information generated through use of the Website or incorporate such materials and/or information generated through use of the Website into any form, medium, or technology now known or later developed throughout the universe. We need these rights to host and display your content.

Anonymous, aggregate information that does not contain personally identifiable information, comprising account information, or other available data that is collected through your use of the Website, may be used or licensed by CreditHubAccess.com for various purposes including but not limited to conducting certain analytical research, performance tracking, benchmarking, helping to improve products and services and to assist in troubleshooting and technical support.

8. Automated Activity

The Website may use robot exclusion methods, which include robots.txt files and HTML meta tags, which expressly allow and/or exclude specified automated programs from accessing certain portions of the Website. Much of the information on the Website is updated on a real time basis and is proprietary or is licensed to CreditHubAccess.com by our users or third parties. You agree that you

will not use any robot, spider, scraper or other automated means to access the Website for any purpose, including but not limited to performing "offline" searches and mirroring, without our express written permission as indicated in the then current robots.txt file or HTML meta tags on the Website. Additionally, you agree that you will not bypass our robot exclusion methods or other measures we may use to prevent or restrict access to the Website.

9. Linking

You may provide links only to the homepage of this Website, provided (a) you do not remove or obscure, by framing or otherwise, any portion of the homepage, (b) you give CreditHubAccess.com notice of such link by sending an e-mail to contact@CreditHubAccess.com and (c) you discontinue providing links to this Website if requested by CreditHubAccess.com. If you wish to provide links to a section within the Website, you should forward your request to CreditHubAccess.com at contact@CreditHubAccess.com and CreditHubAccess.com will notify you if, within its sole and unfettered discretion, permission is granted, and, if so, the terms and conditions of the permission.

10. Representations

You represent and warrant to us that (a) you are legally capable to enter into contracts, (b) you are providing us at all times true, accurate and up to date information about yourself, (c) you will comply at all times with the Website Terms and applicable law and (d) your use of the Website and any transactions that you make with us will not violate the rights of any third party.

CreditHubAccess.com's services and Website, the underlying information, software and technology are subject to U.S. export controls. None of the Website services or content may be downloaded, or otherwise exported or re-exported (i) into (or to a national or resident of) Cuba, North Korea, Iran, Sudan, Syria or any other country subject to U.S. sanctions applicable to the export or re-export of goods, (ii) to anyone on the U.S. Treasury Department's List of Specially Designated Nationals and Blocked Persons List, or the U.S. Commerce Department's Denied Persons List, Unverified List, Entity List or Nonproliferation Sanctions List. By using CreditHubAccess.com's services and Website, you agree to the foregoing and you represent and warrant that you are not located in, under the control of, or a national or resident of any such country or on any such list, and that you acknowledge you are responsible to obtain any necessary U.S. government authorization to ensure compliance with U.S. law.

11. Disclaimer

CreditHubAccess.com makes every effort to ensure the information presented in, on or through its Website is accurate; however, CreditHubAccess.com makes no guarantee as to such information, and is not responsible for any resulting loss or damage.

12. Warranty, Liability, Indemnification

CreditHubAccess.com makes no representations regarding the availability and performance of its Website. You hereby acknowledge that any use of the Website and reliance upon any Materials shall be at your sole risk and that CreditHubAccess.com shall not be liable for any loss of data, lost profits or any other damages or losses resulting from such use.

THE WEBSITE AND MATERIALS ARE PROVIDED BY CREDITHUBACCESS.COM ON AN "AS IS" BASIS AND AS AVAILABLE, WITHOUT ANY WARRANTY OR REPRESENTATION OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE. CREDITHUBACCESS.COM EXPRESSLY DISCLAIMS ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY, ACCURACY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT AND THE IMPLIED CONDITIONS OF SATISFACTORY QUALITY AND ACCEPTANCE AS WELL AS ANY LOCAL JURISDICTIONAL ANALOGUES TO THE ABOVE AND OTHER IMPLIED OR STATUTORY WARRANTIES. WE MAKE NO REPRESENTATIONS THAT

THE WEBSITE OR MATERIALS WILL MEET YOUR REQUIREMENTS, OR THE RESULTS THAT YOU MAY GAIN FROM YOUR USE OF THE WEBSITE.

IN NO EVENT SHALL CREDITHUBACCESS.COM, ITS DIRECTORS, OFFICERS, EMPLOYEES, AFFILIATES, AGENTS OR CONTRACTORS BE LIABLE FOR ANY COMPENSATORY, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, LOSS OF DATA, INCOME OR PROFIT, LOSS OF OR DAMAGE TO PROPERTY, OR ANY CLAIMS OF YOU OR OTHER THIRD PARTIES WHATSOEVER WITH RESPECT TO THE WEBSITE OR THE MATERIALS REGARDLESS OF THE LEGAL THEORY ON WHICH THE CLAIM IS BASED, INCLUDING, WITHOUT LIMITATION, ANY DAMAGES THAT RESULT FROM ANY MISTAKE, OMISSION, VIRUS, DELAY OR INTERRUPTION IN OPERATION OR SERVICE OR FAILURE OF PERFORMANCE, WHETHER OR NOT RESULTING FROM AN ACT OF GOD, COMMUNICATIONS FAILURE, THEFT OR OTHERWISE. CREDITHUBACCESS.COM SHALL NOT BE LIABLE FOR ANY LOSSES OR DAMAGES WHATSOEVER RESULTING FROM ANY FAILURE OF THE INTERNET. Some states do not allow the exclusion or limitation of liability of consequential or incidental damages, so the above exclusions may not apply to all users; in such states liability is limited to the fullest extent permitted by law.

CREDITHUBACCESS.COM DOES NOT GUARANTEE THAT ANY CONTENT, INFORMATION, SOFTWARE OR OTHER MATERIAL ACCESSIBLE THROUGH THE WEBSITE WILL BE FREE OF VIRUSES, "WORMS", "TROJAN HORSES", OR THEIR HARMFUL COMPONENTS. CREDITHUBACCESS.COM'S ENTIRE LIABILITY AND YOUR SOLE AND EXCLUSIVE REMEDY WITH RESPECT TO THE USE OF ANY SERVICES PROVIDED BY CREDITHUBACCESS.COM SHALL BE CANCELLATION OF YOUR ACCOUNT.

13. Indemnity

You agree to indemnify, defend, and hold harmless CreditHubAccess.com, its officers, directors, employees, agents, representatives, vendors and distributors from and against any and all claims, liabilities, damages, losses, costs, expenses, or fees (including reasonable attorneys' fees) that such parties may incur as a result of or arising from your (or anyone using your account's) violation or breach of any representation or obligation under the Website Terms. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you and, in such case, you agree to cooperate with our defense of such claim.

14. Privacy

We may, subject to and in accordance with our Privacy Policy for marketing and other purposes, collect, process and transmit certain data obtained from and about you in the course of your accessing the Website or during a phone consultation, including information collected in the course of an abandoned transaction. By agreeing to the Website Terms you agree to such data being so used and further agree that it may be transmitted to others whether or not within the United States in accordance with our Privacy Policy and under applicable privacy and data protection legislation. Information on how and what type of data (if any) is held about you can be obtained by clicking [here](#) to review our Privacy Policy or by [contacting us](#).

15. Electronic Notices and Transactions

You agree to transact with us electronically. This means you agree to accept any terms and conditions and to transact any business with us by electronic means, which includes receiving all documents in HTML or PDF format and communicating over the Internet. You also certify that you are at least 18 years of age and have access to the Internet to receive CreditHubAccess.com's services, to request that CreditHubAccess.com contact you about its credit repair services, to participate in CreditHubAccess.com's Text Message Program, and to view, print and retain all documentation. You authorize us to send you important notices about the Website and any pending transactions to an email address you provide to us, if you are a member of CreditHubAccess.com or have requested that we contact you about our credit repair services. It is your duty to keep your

email address up to date and to maintain a valid email address and to ensure that emails we send you are not filtered or stopped by spam filters or other types of email blocking functionalities. If you no longer desire to transact electronically with us, you may no longer use the Website or CreditHubAccess.com's services. You can retrieve and review the Website Terms at any time by visiting <https://www.CreditHubAccess.com>, and may receive paper copies by calling CreditHubAccess.com at [1-800-232-6499](tel:1-800-232-6499).

16. Access

You are responsible for obtaining at your own expense all equipment and services needed to access and use the Website, including all devices, Internet browsers and Internet access. If you access the Website or a Website application through a mobile or wireless device, you are responsible for all fees that your carrier may charge you for data, text messaging and other wireless access or communications services.

17. Notice Regarding Technology

Your use of the Website must comply with all applicable laws in the territory in which you access and use the Website.

18. Miscellaneous

CreditHubAccess.com reserves the right to investigate complaints or reported violations of the Website Terms and to take any action CreditHubAccess.com deems appropriate including but not limited to reporting any suspected unlawful activity to law enforcement officials, regulators, or other third parties and disclosing any information necessary or appropriate to such persons or entities relating to user profiles, e-mail addresses, usage history, posted materials, IP addresses and traffic information. CreditHubAccess.com reserves the right to seek all remedies available at law and in equity for violations of the Website Terms, including but not limited to the right to block access from a particular Internet address to any CreditHubAccess.com website. These incorporate by reference any notices contained on the Website and constitute the entire agreement with respect to access to and use of the Website, your request that CreditHubAccess.com contact you about its credit repair services, and/or your participation in CreditHubAccess.com's Text Message Program. You agree that the provisions and covenants set forth herein are reasonable. In the event that any provision or covenant of the Website Terms shall be held invalid, illegal or unenforceable by a court or arbitrator of competent jurisdiction for any reason, including but not limited to the scope thereof, then such provision will be severed and replaced with a new provision that most closely reflects the original intention thereof, and the remaining provisions of the Website Terms will remain in full force and effect for the greatest time period and for the broadest scope permitted by applicable law. Without limiting the foregoing, you agree and request that if any court or arbitrator of competent jurisdiction considers any provision or covenant of the Website Terms to be overly broad based on the circumstances at the time enforcement is requested, that such court or arbitrator construe and enforce the provision or covenant to the fullest extent that such court or arbitrator deems reasonable.

THE WEBSITE TERMS SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF UTAH, USA, AS THEY APPLY TO AGREEMENTS MADE SOLELY THEREIN, PROVIDED, HOWEVER, THAT THE ARBITRATION CLAUSE IS GOVERNED BY FEDERAL LAW. The Arbitration Clause, the obligations in the first four paragraphs of the Website Terms, and Sections 6 through 8, 11 through 15, and 17 through 20 shall survive termination of the Website Terms.

CreditHubAccess.com shall not be deemed to have waived any rights or remedies in the Website Terms unless such waiver is in writing and signed by CreditHubAccess.com. No delay or omission on the part of CreditHubAccess.com in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a waiver of any rights or remedies on future occasions.

The Website Terms constitutes the entire agreement and understanding between you and CreditHubAccess.com, except as you and CreditHubAccess.com may later agree in writing to modify the Website Terms. The Website Terms supersedes any and all prior agreements and understandings, oral or written, relating to the subject matter contained herein.

19. Confidentiality of Information

ALL ARTICLES AND MATERIAL DISPLAYED BY US ON THE WEBSITE ARE FOR INFORMATION ONLY (EXCEPTING [CREDITHUBACCESS.COM](https://www.credithubaccess.com/privacy-policy)'S PRIVACY POLICY AND THE WEBSITE TERMS, WHICH ARE BINDING CONTRACTS), ARE NO SUBSTITUTE FOR SPECIFIC ADVICE, AND ARE IN NO MANNER TO BE CONSIDERED LEGAL ADVICE OR OTHER LICENSED PROFESSIONAL ADVICE OR A SUBSTITUTE THEREFOR. FOR SPECIFIC LEGAL ADVICE REGARDING YOUR PARTICULAR CIRCUMSTANCES, YOU MUST RETAIN LEGAL COUNSEL. CreditHubAccess.com does not represent or guarantee the accuracy or reliability of any advice, opinion, statement, or other information displayed or distributed through the Website. You acknowledge that any reliance upon any such materials, opinion, advice, statement, memorandum, or information shall be at your sole risk. CreditHubAccess.com reserves the right, in its sole discretion, to correct any errors or omissions in any portion of the Website.

Any information contained on the Website with respect to results obtained by CreditHubAccess.com is not meant to indicate that the same or similar results can or will be obtained in other cases or situations. Results will vary depending on the facts and circumstances of each individual matter. Prior results do not predict, warrant or guarantee a similar outcome. References to past or present members or the circumstances of their specific matters do not constitute testimonials or endorsements by such members, nor are they a guarantee, warranty or prediction of the outcome of your matter.

Electronic mail or other communications through this site to CreditHubAccess.com (or any of its employees, agents or representatives) are not secure. Accordingly, CreditHubAccess.com does not guarantee the confidentiality of such communications. You acknowledge that transmissions to and from the Website are not confidential and your communications may be read or intercepted by others. Any unprotected e-mail communication over the Internet is subject to possible interception or loss, is not confidential and is also subject to possible alteration. We are not responsible for and will not be liable to you or any third party for damages in connection with an e-mail sent by you to us or an e-mail sent by us to you, or anyone you designate, at your request. Violators of this section who use our services for any illegal purpose including but not limited to repeated unwanted emails or "Spam," may be prosecuted to the full extent of the law. You acknowledge that by submitting communications to CreditHubAccess.com, no confidential, fiduciary, contractually implied or other relationship is created between you and CreditHubAccess.com other than pursuant to the Website Terms and any subsequent written agreement entered into with CreditHubAccess.com.

You are solely responsible for (a) maintaining the confidentiality and security of your login information, passwords, and any other security or access information used by you or anyone you authorize on your behalf to access the Website and your account information, (b) preventing unauthorized access to or use of the information, files, or data that you store or use in or with CreditHubAccess.com's Website, (c) all electronic communications, including account registration and other account holder information, email and financial, accounting and other data entered using the CreditHubAccess.com Website, and (d) without limiting the foregoing, any and all activities that occur under your account. CreditHubAccess.com will assume that any communications received through the use of the CreditHubAccess.com Website was sent or authorized by you. You agree to immediately notify CreditHubAccess.com if you become aware of any loss, theft, or unauthorized use of the CreditHubAccess.com Website or your account information.

Please do not use the information on our Website to distribute unsolicited bulk e-mails, solicitations or inquiries. The foregoing acts will constitute a violation of the Website Terms.

CreditHubAccess.com may supplement the Personal Information you provide with Personal Information available from other sources, such as public databases, data aggregators, and other commercially available sources.

Examples of Personal Information We Collect and How We Use It

You may provide CreditHubAccess.com a variety of Personal Information, including your name, mailing address, email address, phone number, payment information, and tax identification number.

The Personal Information we collect allows us to deliver requested products, services and information to you, to stay in contact with you, and to manage CreditHubAccess.com's relationship with you. By providing CreditHubAccess.com with Personal Information, you consent to CreditHubAccess.com's transfer and storage of that information.

CreditHubAccess.com also may use your Personal Information for research, development, and analysis, and for advertising, marketing, product and service offerings, security, fraud prevention, and other business activities.

2. Our Collection and Use of Non-Personal Information

Non-Personal Information is information in a form that does not allow for direct association with a specific person. This information is compiled and analyzed on both a personal and an aggregated basis. We may collect, use, monitor, analyze, transfer, and disclose Non-Personal Information for any purpose.

Examples of Non-Personal Information We Collect and How We Use It

We may collect and aggregate information regarding user access, activity and behavior on our website, such as when you visit the website and what content is of interest or seems to be most useful to you. If we combine Non-Personal Information with Personal Information, the combined information is treated as Personal Information for purposes of this Privacy Policy.

Non-Personal Information includes:

Device Information – We may collect specific information for the device you use to access our website. For example, we may collect device model, IP address, MAC address, operating system version, application software, fonts, and other device information and identifiers.

Cookies and Other Technologies – We use a variety of technologies to collect and store information when you visit our website. This technology may involve sending web beacons and cookies or anonymous identifiers to your device.

We use Cookies and Other Technologies to analyze your behavior when accessing our website and to deliver ads to you that relate to your interests.

Log Information – When you visit our website, we collect certain information automatically and store it in log files. This information includes IP address, browser version, ISP data, referring and exit pages, operating system version, date / time stamps, cookie data, and clickstream data.

We use Log Information to administer the website, analyze trends, maintain site security, learn about user behavior, and improve the overall quality and availability of the site.

Click-Through URLs – In some email messages, we use a Click-Through URL to link to content on our website. When you click one of these URLs, you pass through a separate web server before reaching our site.

We use Click-Through URLs to help us determine interest in a particular topic and to measure the effectiveness of our email communications.

Anonymized Information – If we separate Non-Personal Information from Personal Information, the separated information is treated as Non-Personal Information for purposes of this Privacy Policy.

Our Sharing of Information with Others

Personal Information

We do not share Personal Information with businesses or individuals outside of CreditHubAccess.com, except under the following circumstances:

Consent – We will share your Personal Information with others outside of CreditHubAccess.com when we have your consent to do so.

Service Providers – We provide Personal Information to related companies and other trusted businesses or persons who use, analyze, or process it on our behalf, based on our instructions and in compliance with appropriate confidentiality and security measures. For example, we may use others to:

- deliver, evaluate the effectiveness of, and assist in improving our products and services
- conduct consumer research and satisfaction surveys
- assist us in analyzing and understanding consumers and how to reach them more effectively
- assist us in fraud prevention, with our security measures, and to provide us technical support
- provide customer support
- manage customer data, and to ensure data integrity and accuracy
- process financial transactions and perform accounting functions
- advertise, market, or make product or service offerings

Legal Reasons – We will share Personal Information with others outside of CreditHubAccess.com if we have a good-faith belief that disclosure is necessary or appropriate to:

- comply with applicable law, regulation, legal process or enforceable governmental request
- protect our operations or customers
- detect, investigate, or address fraud, security, or technical problems
- investigate potential violations of and enforce applicable terms of service

In the event of a reorganization, merger, or sale we may transfer any and all personal information we collect to the relevant third-party.

Non-Personal Information

We may share Non-Personal Information publicly and with our strategic partners. For example, we may share Non-Personal Information to describe the size and success of our company.

3. Transparency and Choice

CreditHubAccess.com may use third-party display advertising companies, including Google, to serve CreditHubAccess.com ads on its behalf on sites across the Internet. CreditHubAccess.com and its

display advertisers use cookies to inform, optimize, and serve ads based on your past visits to CreditHubAccess.com's website.

You may find additional information, opt-out of, or otherwise customize display advertising from Google or DoubleClick by visiting Google's [Ads Preference Manager](#).

You may find additional information and opt-out of other participating third-party display advertising by visiting the [Network Advertising Initiative opt-out page](#).

CreditHubAccess.com may use third-party analytics companies, including Google Analytics and Omniture to analyze and understand user behavior when visiting our website.

You may find additional information and opt-out of Google Analytics by visiting the [Google Analytics opt-out browser add-on](#).

You may find additional information and opt-out of Omniture Analytics by visiting the [Adobe opt-out page](#).

You also may want to consider disabling cookies within your browser. Please note, however, that certain features of the CreditHubAccess.com website will not function properly or be available once cookies are disabled.

4. Social Media Plug-ins

Plug-ins for social networks, such as Facebook, Twitter, LinkedIn, Yahoo, Windows and Google plus (among others), are integrated on CreditHubAccess.com's website.

By interacting with us through a social media plug-in, certain information will be transmitted to the related social network, and you permit us to have on-going access to information from your social network profile.

If you do not want the social network to collect information about you, or to share it with CreditHubAccess.com and other third parties, please review the privacy policy of the relevant social network and/or log out of the relevant social network before you visit CreditHubAccess.com's site.

5. Information Security and Retention

CreditHubAccess.com takes precautions to safeguard your Personal Information from loss, theft, and misuse, as well as unauthorized access, disclosure, alteration, and destruction. These precautions include technical, physical, and managerial procedures.

Because email and instant messaging are not recognized as secure communications, we request that you not send private information to us by email or instant messaging services.

We regularly review our compliance with our Privacy Policy and enforce safeguards within the company.

We are committed to working with appropriate regulatory authorities to resolve any complaints regarding the transfer of Personal Information that we cannot resolve with our customers directly.

CreditHubAccess.com uses Secure Sockets Layer (SSL) encryption on all pages where Personal Information is collected. This protects the confidentiality of your Personal Information while it is transmitted over the Internet.

For your own protection, you should exercise care with the information you share over the Internet. You should always use a secure browser and exercise good judgment in using passwords, such as using a combination of upper and lower case letters, numbers, special characters, and you should avoid using the same or similar passwords across multiple sites.

Clients may access their Personal Information by logging into their account. We make good-faith efforts to give you ways to update or to delete your Personal Information quickly, unless we need to keep that information for a legitimate business or legal purpose. Some changes require personal contact with an assigned CreditHubAccess.com representative.

CreditHubAccess.com retains Personal Information and Non-Personal Information for the time necessary and reasonable to fulfill the purposes outlined in the Privacy Policy, unless a longer retention period is required or permitted by law.

We may reject requests to change or delete information that are unreasonably repetitive, require disproportionate technical effort (for example, requiring the development of new systems or fundamental changes to existing systems), risk the privacy of others, or would be extremely impractical (such as information stored on backups).

We work to protect data from accidental or malicious destruction. Accordingly, we may not immediately delete or change residual copies and we may not delete or change information from our backup systems. Unless a disproportionate effort is required, we will provide information access and correction without charge.

6. Third Party Privacy Policies

This Privacy Policy only addresses the use and disclosure of information we collect from you. This policy does not apply to the practices of companies that CreditHubAccess.com does not own or control or to people that CreditHubAccess.com does not employ or manage. CreditHubAccess.com does not control the privacy policies of third parties, and you are subject to the privacy policies of those third parties where applicable. We encourage you to ask questions before you disclose your personal information to others. For more information about each such third party, please refer to the third party's privacy policy.

If you provided your information on the website of an entity not related to CreditHubAccess.com, and that entity shared your information with us, the privacy policy of that website governs the non-related entity's use of your information, which may be different from this policy.

7. Children

We do not knowingly collect Personal Information from children under 13. If we learn that we have collected the personal information of a child under 13, we will take steps to delete the Personal Information as soon as possible.

8. Consumer Surveys

CreditHubAccess.com may invite you to join a survey panel through which you will be able to share your opinions about proposed new services or other issues relevant to CreditHubAccess.com and its services. Your participation in this panel is voluntary and is not required in order to engage CreditHubAccess.com's services. Opting in also does not affect your ongoing services. If you are invited to join a survey panel, your input may be sought in order to assist CreditHubAccess.com to better market its credit repair services to interested consumers and provide more efficient and effective services overall. You agree that CreditHubAccess.com, including its third party providers, can use (as it chooses and at its sole discretion) any information and feedback you provide in response to survey and panel questions. You acknowledge and agree that CreditHubAccess.com will be the sole owner of the services and survey questions about which you provide information and feedback and that you have no claim to any CreditHubAccess.com services or the revenue or profits derived from them. You hereby assign to CreditHubAccess.com all intellectual property rights embodied in the information and feedback you provide to CreditHubAccess.com (about the services and in response to the survey questions) and shall execute any documents necessary to effect the foregoing. All information and feedback you provide to CreditHubAccess.com as part of the panel is the confidential business proprietary information of CreditHubAccess.com and you shall not disclose

such information and feedback to anyone other than the designated individuals at CreditHubAccess.com responsible for the services and/or survey(s). You warrant and represent that your participation on the panel will not violate the rights of any person or entity and will not cause liability for payment to any entity or person.

If you participate, you will be awarded points based on your completing surveys and otherwise engaging in the panel. You acknowledge and agree that you understand that any points or awards provided are solely for completing surveys and otherwise participating in the panel. It is within CreditHubAccess.com's sole discretion to decide what award to provide and the points that will be required for an award. The award system may be changed at CreditHubAccess.com's discretion, but if a panel participant has met the minimum requirement for an award, that award will be provided to the individual before applying a new incentive structure.

Because your participation in the panel is not required for your CreditHubAccess.com services, you may opt out of the panel at any time without terminating your CreditHubAccess.com services. Similarly, you may continue serving on the panel even if your CreditHubAccess.com service ends. You will need to opt out of the panel in order to no longer receive emails or informational material about the panel surveys unless participation is terminated by CreditHubAccess.com.

CreditHubAccess.com reserves the right to terminate your participation in the panel at any time. Some of the reasons your participation in the panel may be terminated include, but are not limited to, inactivity from all panel activities for a period of time or offensive conduct toward CreditHubAccess.com, its employees, contractors, or agents, or toward fellow panel members. If CreditHubAccess.com terminates your participation or if you voluntarily cancel your participation, you will receive the appropriate award for all points you have accrued to date if those points have accumulated to the minimum required for any award; otherwise, all points will be forfeited.

As a member of the panel, you will receive e-mails and other material from our third party provider(s) and you may be asked additional information about yourself. The personally identifying information you provide CreditHubAccess.com and third party provider(s) will be treated as set forth in this Privacy Policy. Under no circumstances will CreditHubAccess.com share with its third party provider(s) information about your CreditHubAccess.com services unless you provide specific, written authorization to do so.

You also acknowledge and understand that information you provide as part of the panel will be kept on the platform provided by CreditHubAccess.com's third party provider(s). This type of information may include answers you have given as part of the panel registration process and substantive answers you have given in surveys.

9. Privacy Policy Changes and Questions

CreditHubAccess.com may update its Privacy Policy from time to time. Changes to this Privacy Policy will be posted on CreditHubAccess.com's website, with a corresponding revision date. Please check the website and Online Ads each time you use them for the most current information and to ensure that you are aware of any updates.

10. Request for Information

If you have any questions or concerns about CreditHubAccess.com's Privacy Policy, please contact us