

<http://www.unitedcreditconsultants.com/>

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1.) PRIVACY GENERALLY – OUR COMMITMENT TO PRIVACY.

We want to make your experience with McGlynn Marketing, LLC D/B/A/ United Credit Consultants[™] & Debt Settlement Solutions[™]. a positive one. UCC provides credit repair and credit education services. As part of our services, we may collect personal information made available by you online. This helps us tailor our website and services to our visitors' needs, and to personalize your experience with us. By visiting McGlynn Marketing, LLC / DBA United Credit Consultants' website (www.unitedcreditconsultants.com) 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. You can opt-out to provide personal information to us by contacting us at the address provided below, or by choosing not to use this website.

2.) WHAT INFORMATION DO WE COLLECT?

UCC collects information about users in multiple ways. For instance, information may be manually entered by the user on our website, and is limited by what you provide us when you sign up for our services; this may consist of your name, address, e-mail address, telephone number, Social Security number, date of birth, billing and credit report information ("*Personal Information*"). All Personal Information provided is available for your review and update. As part of our services, we may also obtain Personal Information from other sources. For instance, we may observe the domain name you use to access the Internet, the IP address of the computer you are using, the links you use to reach this website, the browser and operating system you are using, the date and time you access this website, the length of your visit and user-specific information on the pages you access. In order to help us collect certain information to make your experience more personal, we may use available internet technologies, such as small text files called "*cookies*," or other tracking mechanisms. We use the information we gather to help us improve this website and our services, and to protect against fraud and misuses of our services. McGlynn Marketing, LLC / DBA United Credit Consultants 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. You can choose to have your computer warn you each time a cookie is being sent, or you can choose to reject all cookies. In most cases, you can do this by changing the settings on your browser (e.g., Internet Explorer, Safari, Mozilla Firefox, etc.). Each browser is a little different, so look at your browser's "*Help*" menu to learn how to modify its settings to reflect your cookie preferences. Please note, however, if you choose to reject cookies, you may not have access to many features that make your Web experience smoother, and some of our services may not function properly.

PRIVACY POLICY | TERMS OF USE

“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. 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.

3.) HOW DO WE USE INFORMATION?

In order to provide the types of services we provide to you we must collect certain necessary information in order to perform those services. We collect personal information to enroll you in our service and to provide our services for you. Once you have retained UCC, we use your Personal Information to attempt to correct inaccuracies, mistakes and misleading items on your credit reports.

In addition to helping us deliver our services, we use the information that we collect generally to better understand your preferences, interests and history using [this](#) website. With this information we may tailor our services and communicate with you regarding administrative notices, special offerings and upgrades to our services. If you provide us with your e-mail address, we may occasionally send you e-mail offers, informing you about products, services and news. If you provide us with your postal address, you may receive periodic mailings from us with information on new products and services or special announcements. These offers may be based on information you provided us and on your history using our services. You may have the choice to opt-out of receiving communications from us by specifying your request when you register, by contacting us in writing at the address below or by following an unsubscribe process included in our ongoing communications. All Personal Information provided to UCC is stored in a secure database for the sole purpose of rendering our services to you. If we are going to use your Personal Information differently from that stated at the time of collection, we will try to contact you via e-mail using the most recent information we have on file.

4.) WITH WHOM DO WE SHARE INFORMATION?

UCC uses industry-standard procedures to maintain your Personal Information in strict confidence. It is, however, necessary for UCC to share some of your Personal Information with its employees and service providers in order to provide you with credit repair services. If you provide Personal Information within a registration page (which may be subject to separate contractual terms and conditions), it will be used in the operation of [this](#) website and to fulfill your requests for products and services by sharing certain Personal Information with, for example, credit reporting agencies. UCC works with third-party companies that help us provide our services to you. In these instances, we may need to make available and/or provide your Personal Information to these companies. UCC will at times share, transfer or convey your personal information to third parties to perform our services.

If there is a change of control in UCC's business, information contained in our databases could be sold as part of a merger or sale transaction and your Personal Information may be used by the purchaser.

Although unlikely, we may be required by law enforcement, regulatory authorities and/or judicial authorities to provide personally identifiable information to the appropriate governmental authorities. If requested as part of a legal proceeding, we will provide this information upon receipt of the appropriate documentation.

PRIVACY POLICY | TERMS OF USE

5.) THIRD-PARTY LINKS.

This website may include links to other websites that will let you leave our website. We do not own, control, operate or necessarily endorse these companies, their websites, products or services. These linked websites, along with any information you provide in accessing a linked website, are in no way subject to our Policy. Each linked website may have its own policies that could differ considerably from our policies, or the linked site may not display any privacy policy at all. In any case, even though a linked website is accessed through this website, we cannot be responsible for any use that a linked website may make of your information. We recommend that you take the time to read the privacy policies and user agreements of these third-party websites. You should contact the operators of linked websites if you have any questions about their use of the information they collect.

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

By interacting with UCC 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 UCC 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 UCC's website.

6.) HOW CAN YOU ACCESS YOUR PERSONAL INFORMATION?

You either have the ability to access and update the Personal Information that you have provided to us by logging into your account on this website (if applicable), and/or by sending a written request to the address included below. If you have questions or concerns about this Policy, or to deactivate your account, please contact us at the address provided below.

7.) RETENTION OF INFORMATION

In order to maintain our databases, we may retain the information we collect for an indefinite period of time. We reserve the right to store information received from and about visitors to this website in secure locations of our choosing for any amount of time we deem necessary. This information becomes the property of UCC and may be used at our discretion in accordance with this Policy.

8.) SECURITY PROCEDURES

We take reasonable physical, electronic, procedural and other security measures to help safeguard Personal Information from unauthorized access or disclosure. You should also take an active role in the protection of your information by keeping your password confidential, fully logging out of websites and exiting your Internet browser each time you finish a session. Other precautions you can take to safeguard yourself and keep your information confidential include:

- Always use a secure browser and change passwords often;
- Do not use the same password for different accounts;
- Use a combination of lowercase, uppercase, numbers and symbols;
- Never share your password and avoid using public computers; and
- 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.

Notify us if you feel there has been a breach of privacy or security related to your Personal Information.

9.) 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 UCC does not own or control or to people that UCC does not employ or manage. UCC 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 UCC, 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.

10.) PROTECTION OF CHILDREN

We do not knowingly request personally identifiable information from children under the age of 13 without the consent of a parent or legal guardian, and we comply with the Children's Online Privacy Protection Act ("COPPA"). For more information about protecting the privacy and safety of minors online, we recommend you visit the Federal Trade Commission ("FTC") and TRUSTe websites. We urge parents to regularly monitor and supervise their children's online activities.

11.) WARRANTY Disclaimer

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12.) Limited Liability of McGlynn Marketing, LLC

IN NO EVENT SHALL UCC OR ITS REPRESENTATIVES BE LIABLE FOR ANY DAMAGES (INCLUDING, BUT NOT LIMITED TO, DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL OR CONSEQUENTIAL, LOSS OF USE, LOSS OF DATA, LOSS CAUSED BY A COMPUTER OR ELECTRONIC VIRUS, LOSS OF INCOME OR PROFIT, LOSS OF OR DAMAGE TO PROPERTY), CLAIMS OF THIRD PARTIES, OR OTHER LOSSES OF ANY KIND OR CHARACTER RELATED TO THE USE OF THIS WEBSITE OR ANY WEBSITE WITH WHICH IT IS LINKED, OR FOR ANY INFORMATION, PRODUCT OR SERVICE OBTAINED THROUGH THIS WEBSITE, EVEN IF UCC OR ANY OF ITS REPRESENTATIVES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

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Information posted in bulletin boards, blogs, chat rooms, e-mail messages and other forums may be posted, read and collected by members of the general public – please use caution in posting and/or using any such information. UCC is not responsible for messages, images, text or other materials submitted on such forums. You may only use these forums for appropriate, related content. When using a forum, you may not: (a) use language to defame, abuse, harass, stalk, threaten or violate the legal rights of others; (b) publish, post or circulate any defamatory, abusive, harmful, discourteous, infringing, obscene, pornographic, profane, indecent, malicious, threatening or unlawful material or information; (c) upload content that infringes on any copyright, trademark, patent, or other proprietary rights of others; (d) upload files that contain viruses, worms, Trojan horses, time bombs, corrupted files, or any other software or program that may damage, disable, overburden or impair the operation of another's website, computer or network; (e) falsify the origin or source of content; or (f) advertise or offer to sell any goods and services, or conduct or forward surveys, contests or other promotions without the express written consent of UCC. You grant UCC a royalty-free, perpetual, irrevocable, non-exclusive right and license to use, copy, modify, display, archive, store, distribute, reproduce and create derivative works from all content provided via this website, in any form, media, software or technology of any kind now existing or developed in the future. Without limiting the generality of the foregoing, you authorize UCC to include the content you provide in a searchable format that may be accessed by visitors of this website and other websites and search engines. You further grant UCC permission to use any information, suggestions, ideas, drawings or concepts communicated for any purpose, commercial, public or otherwise, without the need for additional compensation of any sort to you. UCC reserves the right to: (i) review at any time and to delete any content that may be deemed inappropriate or appear to be in violation of this Policy; and (ii) to block an individual entirely if such individual's use of this website is deemed inappropriate by UCC in its sole discretion.

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BY ACCESSING THIS WEBSITE, AND/ OR ANY SERVICE OFFERED UNDER UCC AND/OR ANY DIRECT/INDIRECT COMMUNICATION IN ANY KIND WITH UCC, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS POLICY AND AGREE TO ALL ITS TERMS AND CONDITIONS. YOU ALSO CONSENT TO THE COLLECTION AND USE OF YOUR PERSONAL INFORMATION BY UCC. IF YOU DO NOT AGREE, PLEASE DO NOT ACCESS AND/OR USE THIS WEBSITE.

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- You accept that The Site & any UCC service or communication with UCC is provided on an "as is, as available" basis.

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The Site, any information provided from it and the Terms of Use are given and made in the state of Minnesota, United States of America. THIS TERMS OF USE AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF MINNESOTA, WITHOUT REGARD TO CONFLICTS OF LAWS PROVISIONS. SOLE AND EXCLUSIVE JURISDICTION FOR ANY ACTION OR PROCEEDING ARISING OUT OF OR RELATED TO THIS TERMS OF USE AGREEMENT SHALL BE AN APPROPRIATE STATE OR FEDERAL COURT LOCATED IN HENNEPIN COUNTY IN THE STATE OF MINNESOTA.

Pursuant to Federal law we are providing the following separate written statement for your review and you acknowledge receipt thereof, which, pursuant to the requirements of Federal law, will also be delivered with any contract for credit report repair services entered into with UCC:

The terms and conditions of use in this Terms of Use are subject to change at any time. You should review the Terms of Use regularly for any changes.

16.) DISCLOSURES: CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW.

You have a right to dispute inaccurate information in your credit report by contacting the applicable credit bureau(s) directly. Please note, however, that neither you nor any credit repair company has the right to have accurate, current and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over seven (7) years old. Bankruptcy information can be reported for up to ten (10) years.

You have a right to obtain a copy of your credit report from a credit bureau, and you may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding sixty (60) days. Further, the credit bureau must provide someone to help you interpret the information in your credit file. You are also entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next sixty (60) days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act, 15 U.S.C. § 1679, et. seq. This law was put in place to protect consumers from unscrupulous practices by organizations who deceptively claim to repair credit. You have the right to cancel your contract with any credit repair organization for any reason within five (5) days from the date signed you sign such contract.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact, visit <http://www.ftc.gov/os/statutes/croa/croa.shtm> or contact:

The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580

If you have questions related to this Policy, you may contact us at:

McGlynn Marketing, LLC D/B/A United Credit Consultants™ | D/B/A/ Debt Settlement Solutions™

418 Gateway Blvd.
Burnsville, MN 55306 USA
FAX: (888) 233-7454
info@unitedcreditconsultants.com

***FOR PRIVACY-RELATED INQUIRES, PLEASE INCLUDE "PRIVACY" IN THE SUBJECT LINE OF AND E-MAIL OR COVER PAGE OF ANY FACSIMILE.*

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