

PRIVACY POLICY

Effective Date: November 20, 2024

EMC Solutions LLC

8170 Mall Parkway

Stonecrest, GA 30038

Phone: (855) 283-6200

1. Introduction

EMC Solutions LLC (“**EMC Solutions**,” “**we**,” “**us**,” or “**our**”) is committed to protecting the privacy and security of our clients’ and website visitors’ information. This Privacy Policy explains what information we collect, how we use it, how we safeguard it, and the rights you have regarding your personal information.

By using our website, submitting information, or utilizing our services, you consent to the practices described in this Privacy Policy.

2. Information We Collect

A. Personal Information You Provide

We may collect personal information that you voluntarily provide, including:

- Full name
- Date of birth
- Address
- Email address
- Phone number
- Social Security Number
- Identification documents
- Credit reports or related financial documents
- Payment information
- Login or account credentials (if applicable)

B. Information Collected Automatically

When you visit our website, we may automatically collect:

- IP address
- Browser type and device information
- Operating system
- Website usage data
- Cookies, tracking pixels, and similar technologies

C. Third-Party Information

With your authorization, we may obtain information from:

- Credit bureaus
- Financial institutions
- Identity verification providers

- Third-party service contractors

3. How We Use Your Information

We may use your information to:

- Provide and improve our services
- Verify your identity
- Obtain and analyze your credit reports
- Communicate with you regarding your services
- Process payments and manage billing
- Protect against fraud or unauthorized activity
- Comply with legal and regulatory requirements
- Send service updates, alerts, or marketing communications (with opt-out options)

4. Sharing of Information

We **do not sell or rent** your personal information.

We may share your information only under the following circumstances:

A. Service Providers

With vendors who assist us with:

- Credit report retrieval
- Customer support
- Payment processing
- Document management
- Website hosting and analytics

All such providers must protect your information and use it only for authorized purposes.

B. Legal or Regulatory Obligations

We may disclose personal information when necessary to:

- Comply with federal or state law
- Respond to subpoenas, court orders, or regulatory agency requests
- Protect our rights, safety, or property

C. Business Transfers

If EMC Solutions LLC is involved in a merger, acquisition, or asset transfer, personal information may be transferred as part of that transaction.

5. Data Security

We use industry-standard security measures to protect your personal information, including:

- SSL encryption
- Secure storage of sensitive data
- Access controls and authentication protocols

- Employee confidentiality obligations

While we take strong precautions, no system can be guaranteed 100% secure.

6. Data Retention

We retain your personal information only as long as reasonably necessary to:

- Provide our services
- Fulfill legal or contractual obligations
- Resolve disputes
- Maintain business and financial records

Sensitive information is securely destroyed when no longer required.

7. Your Rights and Choices

A. Access and Correction

You may request access to the personal information we hold about you and request corrections if any data is inaccurate.

B. Request Deletion

You may request deletion of your information, subject to legal or operational requirements.

C. Opt-Out of Email Communications

You may opt out of receiving marketing or promotional emails by:

- Clicking the “Unsubscribe” link in any email; or
- Emailing us at: [insert email address] with “Unsubscribe” in the subject line.

You may still receive service-related emails such as invoices, account notices, or legal updates.

D. Opt-Out of Text Messages (SMS)

By providing your phone number, you consent to receive SMS/text messages.

You may opt out at any time by:

- Replying “STOP” to any text message; or
- Calling us at (855) 283-6200 and requesting removal from text communications.

A confirmation message will be sent to confirm your opt-out.

E. Opt-Out of Phone Calls

You may request placement on our internal **Do Not Call List** by:

- Calling (855) 283-6200; or
- Emailing [insert email address] with “Do Not Call Request.”

8. Children’s Privacy

Our services are not intended for children under the age of 13.
We do not knowingly collect information from children under 13.
If such information is discovered, it will be promptly deleted.

9. Cookies and Tracking Technologies

We use cookies and similar technologies to:

- Enhance website functionality
- Analyze traffic patterns
- Personalize user experience

You may disable cookies in your browser settings, but certain website features may not function properly.

10. Third-Party Links

Our website may contain links to external sites.
We are not responsible for the content, security, or privacy practices of third-party websites.

11. Changes to This Privacy Policy

We may update or modify this Privacy Policy from time to time.
Any changes will be posted with a new effective date.
Continued use of our services after changes are posted constitutes acceptance of the updated policy.

12. Contact Information

If you have questions, concerns, or requests regarding this Privacy Policy, please contact us at:

EMC Solutions LLC

Attn: Privacy Compliance Officer
8170 Mall Parkway
Stonecrest, GA 30038
Phone: (855) 283-6200
Email: appts@editmycreditacademy.com