

Premier Marketing Firm

Privacy Policy

Effective Date: August 27, 2026

Last Updated: August 27, 2026

Premier Marketing Firm ("Premier Marketing Firm," "Premier," "we," "us," or "our") respects your privacy and is committed to protecting the personal information of individuals who interact with our websites, advertising campaigns, telephone outreach, and lead-generation services.

Premier Marketing Firm provides **marketing and consumer lead-generation services related to mortgage refinancing and other financial products and services. Premier Marketing Firm is not a mortgage lender, mortgage broker, or financial institution unless expressly stated otherwise.**

This Privacy Policy explains how we collect, use, disclose, and protect personal information in connection with our business and services.

1. Information We Collect

We may collect information directly from consumers, from our marketing partners, from publicly available sources, or through our websites, advertisements, landing pages, telephone calls, and other marketing channels.

Depending on your interaction with us, the information we collect may include:

- First and last name
- Telephone number
- Email address
- Mailing or property address
- ZIP code
- State
- Homeownership information
- Property-related information
- Mortgage-related information
- Approximate loan balance
- Mortgage interest-rate information
- Loan type
- Refinance objectives
- Employment or income-related information voluntarily provided during a qualification process
- Information regarding your interest in mortgage refinancing
- Information you provide during a telephone conversation
- Marketing source or campaign through which you contacted us
- Internet Protocol (IP) address
- Browser and device information
- Website activity and interaction information

We only request information reasonably necessary for our marketing, lead-generation, qualification, and business purposes.

2. Information Collected Through Telephone Calls

Premier Marketing Firm may conduct outbound telephone calls to individuals who may have expressed interest in mortgage refinancing or related financial products and services.

During a call, our representatives may ask questions designed to determine whether an individual may meet preliminary criteria for a mortgage-refinance opportunity.

Premier Marketing Firm does not make final lending, underwriting, approval, or credit decisions.

Any information obtained during a qualification call may be used to determine whether the individual may be interested in speaking with an appropriate mortgage professional, lender, broker, or other service provider.

Call Recording

Where permitted by applicable federal and state law, telephone calls may be recorded, monitored, or otherwise documented for purposes including:

- Quality assurance
- Training
- Compliance
- Verification of consumer requests
- Monitoring representative performance
- Dispute resolution
- Fraud prevention
- Recordkeeping

Where applicable law requires consent or notification before recording, Premier Marketing Firm will provide the required notice or obtain the required consent.

Because telephone-recording laws vary by state, consumers should not provide sensitive information during a call if they do not wish the conversation to be recorded where recording is permitted by law.

3. How We Use Information

We may use information we collect to:

- Respond to inquiries and requests
- Contact consumers regarding mortgage-refinance opportunities
- Conduct outbound marketing and qualification calls
- Determine whether a consumer may be interested in refinancing
- Pre-qualify or screen consumers based on information voluntarily provided
- Connect interested consumers with mortgage lenders, mortgage brokers, loan officers, or other financial service providers
- Generate and manage consumer leads
- Provide leads to our business clients and marketing partners
- Improve our marketing campaigns
- Measure advertising and campaign performance
- Monitor and improve call quality
- Train employees and representatives
- Maintain compliance records
- Detect and prevent fraud or misuse

- Maintain business records
- Comply with applicable laws and regulations
- Protect our legal rights and interests

4. Sharing Information With Mortgage Professionals and Business Partners

A primary purpose of our lead-generation activities may be to connect consumers who express an interest in mortgage refinancing with third-party mortgage professionals, lenders, brokers, loan officers, or other service providers.

If you request information about mortgage refinancing or participate in a qualification process, information you provide may be shared with one or more third parties that may contact you regarding mortgage products or services.

These third parties may include:

- Mortgage lenders
- Mortgage brokers
- Loan officers
- Financial service providers
- Marketing partners
- Lead purchasers
- Lead-management companies
- Technology and telecommunications providers
- Customer relationship management providers
- Call-center service providers
- Compliance and fraud-prevention vendors

Once information is provided to a third party, that party may process your information according to its own privacy policy and applicable legal requirements.

Premier Marketing Firm does not guarantee or endorse the products, rates, terms, qualifications, or services offered by any third-party lender, broker, or financial service provider.

5. Telephone and SMS Communications

By providing a telephone number through a Premier Marketing Firm website, advertisement, lead form, or other marketing channel, you may be contacted by telephone regarding the products or services for which you expressed interest.

Depending on the circumstances and applicable law, communications may be made using:

- Live representatives
- Automated dialing technology
- Prerecorded messages
- SMS/text messages
- Other telecommunications technologies

Where required by applicable law, we will obtain the appropriate consent before making certain calls or sending certain text messages.

Consent to receive marketing communications is not necessarily a condition of purchasing goods or services.

You may revoke consent or request that we stop contacting you by using applicable opt-out mechanisms or by communicating your request to the representative contacting you.

If you receive SMS messages from us and applicable opt-out functionality is provided, you may reply **STOP** to request that marketing text messages cease.

6. Telephone Numbers and Do-Not-Call Requests

Premier Marketing Firm respects applicable federal and state Do-Not-Call requirements.

If you request that Premier Marketing Firm stop contacting you for marketing purposes, we will take reasonable steps to add your telephone number to our internal Do-Not-Call list and prevent future marketing calls from Premier Marketing Firm, subject to applicable law and legitimate exceptions.

Please understand that placing your number on our internal Do-Not-Call list may not prevent calls from third parties with whom your information has previously been shared or who obtained your information independently.

7. TCPA and Telemarketing Compliance

Premier Marketing Firm seeks to conduct its telephone marketing activities in compliance with applicable federal and state laws, including applicable provisions of the Telephone Consumer Protection Act ("TCPA"), Federal Communications Commission ("FCC") regulations, Federal Trade Commission ("FTC") telemarketing requirements, and applicable state telemarketing laws.

Where legally required, Premier Marketing Firm seeks appropriate consumer consent before placing certain calls or sending certain text messages using regulated technologies.

The legal requirements applicable to a particular communication may depend on factors including:

- The consumer's consent
- The telephone number called
- The technology used
- The purpose of the communication
- The consumer's location
- Applicable federal and state law

8. Mortgage and Financial Information

Information relating to mortgages, refinancing, property ownership, income, employment, loan balances, interest rates, or other financial circumstances may be considered sensitive personal information under certain laws.

Premier Marketing Firm uses such information for legitimate marketing, qualification, lead-generation, and business purposes.

Premier Marketing Firm does not make mortgage lending decisions based solely on information collected during a marketing qualification call.

Consumers should provide only information they are comfortable providing during an initial marketing or qualification interaction.

9. Cookies and Online Tracking

Our websites may use cookies, pixels, web beacons, analytics technologies, advertising technologies, and similar tools.

These technologies may allow us and our service providers to:

- Remember website preferences
- Understand how visitors use our websites
- Measure advertising performance
- Identify the source of leads
- Track conversions
- Improve marketing campaigns
- Detect fraudulent activity
- Deliver or measure relevant advertising

Third-party advertising and analytics providers may collect information about your online activity in accordance with their own privacy policies.

10. Lead Sources and Advertising

Premier Marketing Firm may obtain consumer leads through:

- Company websites
- Landing pages
- Online advertisements
- Search advertising
- Social media advertising
- Affiliate marketing
- Marketing partners
- Lead-generation partners
- Referrals
- Other lawful marketing channels

When a consumer submits information through a lead-generation form, the form may contain additional disclosures regarding how the information will be used and which companies may contact the consumer.

Consumers should carefully review disclosures presented at the time information is submitted.

11. Third-Party Service Providers

We may use third-party companies to support our operations, including:

- Web hosting companies
- CRM providers
- Call-center technology providers
- Dialer providers
- Telecommunications carriers
- Call-recording providers

- Analytics providers
- Advertising platforms
- Lead-management systems
- Data-security providers
- Compliance vendors
- Email and SMS providers

These providers may process personal information on our behalf to provide services necessary for our business.

12. Information Security

Premier Marketing Firm maintains reasonable administrative, technical, and organizational safeguards designed to protect personal information against unauthorized access, use, alteration, disclosure, or destruction.

These measures may include access controls, authentication procedures, monitoring, employee training, and appropriate technology safeguards.

However, no method of transmitting or storing information electronically is completely secure. We cannot guarantee the absolute security of information.

13. Data Retention

We retain personal information for as long as reasonably necessary to:

- Fulfill the purposes for which it was collected
- Maintain business and customer records
- Conduct lead-generation activities
- Maintain compliance and telemarketing records
- Resolve disputes
- Prevent fraud
- Enforce agreements
- Comply with legal and regulatory obligations

Retention periods may vary depending on the type of information and the circumstances under which it was collected.

14. Your Privacy Rights

Depending on your state of residence and applicable law, you may have rights concerning your personal information.

These rights may include the right to:

- Request access to personal information we maintain about you
- Request correction of inaccurate information
- Request deletion of personal information
- Request information regarding how personal information is collected or used
- Opt out of certain targeted advertising activities
- Opt out of certain sales or sharing of personal information where applicable
- Request information regarding categories of third parties with whom information is shared
- Appeal certain privacy-request decisions where required by law

We may need to verify your identity before processing certain requests.

15. California and Other State Privacy Laws

Residents of certain states may receive additional privacy protections under applicable state privacy laws.

Depending on the law applicable to you, these protections may include rights concerning access, correction, deletion, portability, targeted advertising, sale or sharing of personal information, and certain profiling activities.

Premier Marketing Firm will process verified privacy requests in accordance with applicable law.

We will not discriminate against an individual for exercising privacy rights provided by applicable law.

16. Children's Privacy

Our services are not directed toward children under the age of 13.

We do not knowingly collect personal information from children under 13. If we become aware that we have collected information from a child under 13, we will take reasonable steps to delete the information.

17. Third-Party Websites

Our websites, advertisements, or communications may contain links to websites operated by third parties.

Premier Marketing Firm is not responsible for the privacy practices, security, or content of third-party websites.

We encourage you to review the privacy policies of any third-party company before providing personal information.

18. Changes to This Privacy Policy

We may modify this Privacy Policy periodically to reflect changes in our business practices, technology, services, or applicable laws.

When we make changes, we will update the "Last Updated" date at the top of this policy.

Your continued use of our website or services following publication of an updated Privacy Policy constitutes acknowledgment of the updated policy to the extent permitted by applicable law.

Important Consumer Notice

Premier Marketing Firm provides marketing and lead-generation services and is not necessarily a lender or mortgage broker.

Any mortgage, refinance, loan, rate, term, approval, or other financial product information provided by a third party is the responsibility of that third party.

Consumers should independently evaluate any lender, broker, loan officer, or financial service provider before entering into a financial transaction.

Important Legal Review Notice

This Privacy Policy is intended as a general business privacy-policy framework and should be reviewed and approved by qualified legal counsel before publication. Mortgage-related lead generation and outbound telemarketing can implicate federal and state requirements, including the TCPA, FTC Telemarketing Sales Rule, state Do-Not-Call

laws, state call-recording laws, consumer privacy laws, and potentially financial-privacy requirements depending on Premier Marketing Firm's specific business relationships and data flows.