

PRIVACY POLICY

Effective Date: _____

Legacy Consulting (“Company,” “we,” “us,” or “our”) respects your privacy and is committed to protecting the personal information of our clients and website visitors. This Privacy Policy describes how we collect, use, store, and protect personal information in compliance with applicable federal and California law.

1. Information We Collect

We may collect personal information including, but not limited to: Name, address, email address, and phone number Date of birth and identifying information necessary for credit-related services Credit report information provided by the client or obtained with written authorization Communications between you and the Company

2. How We Use Information

Personal information is used solely for: Providing credit education and support services Preparing dispute correspondence at the client’s direction Communicating with clients regarding services Complying with legal and regulatory obligations We do not use personal information for purposes unrelated to our services.

3. Information Sharing

We do not sell, rent, or trade personal information. Information may be shared only: With service providers necessary to perform services With credit reporting agencies at the client’s direction As required by law or legal process

4. Data Security

We maintain reasonable administrative, technical, and physical safeguards to protect personal information from unauthorized access, disclosure, or misuse. Access to client information is limited to authorized personnel only.

5. Client Rights (California Residents)

California residents have the right to: Request access to personal information collected Request correction of inaccurate information Request deletion of personal information, subject to legal obligations Requests may be submitted in writing using the contact information below.

6. Data Retention

Personal information is retained only as long as necessary to provide services and comply with legal and regulatory requirements.

7. Third-Party Websites

Our website may contain links to third-party sites. We are not responsible for the privacy practices of those websites.

8. Policy Updates

This Privacy Policy may be updated periodically. Updates will be posted on our website with a revised effective date.

9. Contact Information

If you have questions about this Privacy Policy or your personal information, contact us at:

Legacy Consulting

Email: [your business email]

State of Operation: California