

| | |
|--------------|--|
| FACTS | WHAT DOES PEARSON CREDIT REPAIR DO WITH PERSONAL INFORMATION |
|--------------|--|

| | |
|-------------|---|
| WHY? | Financial companies choose how they share your personal identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
|-------------|---|

| | |
|--------------|---|
| WHAT? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, Social Security Number, Date of Birth, and other identifiers • Address, e-mail address and phone number • Credit history and other credit-related information • Device information such as device model, IP address, MAC address, and other identifiers |
|--------------|---|

| | |
|-------------|--|
| HOW? | All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Pearson Credit Repair chooses to share, and whether you can limit this sharing. |
|-------------|--|

| Reasons we can share your personal information | Does Pearson Credit Repair share? | Can you limit this sharing? |
|--|-----------------------------------|-----------------------------|
| For our everyday business purposes - such as to process your transactions, maintain your account(s), report to credit bureaus and your creditors, research, development, and analysis, and to respond to court orders and legal investigations. | Yes | No |
| For our marketing purposes - to offer our products and services to you. | Yes | No |
| For joint marketing with other financial companies | No | No |
| For our affiliates' everyday business purposes — information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness* | Yes | Yes |
| For our affiliates to market to you* | Yes | No |
| For our non-affiliates to market to you* | No | No |

| | |
|-------------------------------------|---|
| TO LIMIT OUR SHARING | *We will share your Personal Information with affiliates and non-affiliates for this purpose when you give us your consent. You may limit our sharing by declining consent when asked to do so. |
| QUESTIONS? | Call 1-877-516-0197 or email help@pearsoncreditrepair.com |

Who we are

| | |
|-------------------------------|----------------------------|
| Who is providing this notice? | Pearson Credit Repair, LLC |
|-------------------------------|----------------------------|

What we do

| | |
|---|---|
| How does Pearson Credit Repair protect my personal information? | Pearson Credit Repair takes the security of personal information very seriously. We use Secure Sockets Layer (SSL) encryption on all pages where personal information is collected. We retain personal information only for the time necessary and reasonable to fulfill the account purpose, unless a longer retention period is required or permitted by law. |
|---|---|

| | |
|---|--|
| How does Pearson Credit Repair collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Sign up for our products or services • Give us your authorization to pull your credit report • Contact us via telephone, email, or other means • Provide us with your contact information |
|---|--|

| | |
|--------------------------------|--|
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit the following:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
|--------------------------------|--|

| | |
|--|--|
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |
|--|--|

Definitions

| | |
|------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. |
|------------|---|

| | |
|--|--|
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates include direct marketing companies and service providers.</p> |
| <p>Joint Marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Pearson Credit Repair does not currently engage in joint marketing as defined above.</p> |
| <p>Other important information</p> | |
| <p>Depending on where you live, you may have additional privacy protections under some state laws. We will comply with applicable state laws before sharing nonpublic personal information about you. We may do this by sending a separate notice of those rights to you.</p> <p>California Residents - In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.</p> <p>Nevada Residents - We are providing you this notice under state law. You may be placed on our internal Do Not Call List by contacting us at 1-877-516-0197. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: aginfo@ag.nv.gov or Pearson Credit Repair, 1178 Broadway, FL 2 STE 2002, New York, NY, 10001, Phone number: 1-877-516-0197.</p> <p>Vermont Residents - In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p> | |
| <p>Our Do Not Call Policy – In accordance with the Telephone Consumer Protection Act, we do not make calls to any residential or wireless telephone using an automatic telephone dialing system or an artificial or prerecorded voice unless you have provided express written consent along with the phone number to be called, or unless the law allows otherwise, such as to collect amounts due. Consumers who ask not to receive telephone solicitations from us will be placed on our Do Not Call list. Your Do Not Call request will be honored for five years from the time the request is made. To be put on our Do Not Call list, contact us at 1-888-790-0826.</p> | |