

\\Williams & Fudge, Inc. Paydit Privacy Policy

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Williams & Fudge, Inc. (we, us, Williams & Fudge, Inc.) is a third-party debt collector. Williams & Fudge, Inc. is committed to protecting your privacy. It is critical that all users (you, your, consumer) of Williams & Fudge, Inc.'s Paydit site feel confident their privacy is protected. Williams & Fudge, Inc. will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

When we update this Privacy Policy any changes are effective immediately. We encourage you to frequently check this page and review for any updates on this Site and this Privacy Policy periodically, and to be aware of any changes made to this Privacy Policy. Your continued use of the Site after such modifications will constitute Your acknowledgment and acceptance of the modified policy and agreement to abide and be bound by the modified policy.

1. Information We Collect From You

When you visit Williams & Fudge, Inc.'s Paydit site we may collect information from you. This information includes but is not limited to: IP Address, your Operating System, pages visited, total time spent on website or specific pages, links that are clicked, and your browser type and version.

2. Furnishers of User Data

When an account is transferred to Williams & Fudge, Inc. for collection, the creditor provides a variety of information including, but not limited to: full name, date of birth, social security number, phone number, address, email address, account number, original creditor, current creditor, balance, payment history.

In order for this Paydit site to function for you, the data that was furnished to Williams & Fudge, Inc. by the creditor is used.

In order for you to use this site, you must first authenticate you are the correct person (the consumer) by clicking a specific link in a text message sent by Williams & Fudge, Inc. directly to you or providing verification criteria, including but not limited to: the last four digits of their social security number along with either the phone number they were contacted at or by entering in the reference number Williams & Fudge, Inc. provided.

When you make an offer within the creditor's guidelines or accept a counter offer presented by Williams & Fudge, Inc. on behalf of your creditor, you will proceed to the payment portal. You may need to provide additional information at the payment portal, as is standard in all payment portals. The data you provide will be collected to process your payment. This information may include, but is not limited to: your name, address, email address, phone number, form of payment and information required to process the payment such as: a bank account number and routing number or credit card number, expiration date and SEC code. In some cases, payment information is stored in Williams & Fudge, Inc.'s secure database in order to transmit the information to the payment processor for processing. Such information will never be shared with unauthorized third parties. Williams & Fudge, Inc. always keeps all data secure and private unless expressly authorized by you that it may share.

3. Use and Sharing of Data Collected

We only share personal information as permitted by law with a limited number of third-party service providers who help us provide our services, including, but not limited to, payment processing, mailing, information verification, managing and enhancing customer data, improving our product and services. When we share information, we require those third parties to handle it in accordance with applicable laws. We also only share the minimum amount of information necessary for the particular third party to assist us in providing our services.

Here are some examples of how Williams & Fudge, Inc. shares personal information:

To analyze user site usage;

To deliver to you any administrative notices relating to the use of Williams & Fudge, Inc.'s Paydit site;

In response to subpoenas and other legal processes;

To enforce Williams & Fudge, Inc.'s Terms of Use; and

As otherwise stated in the Privacy Policy.

We do not sell personal information. We also do not allow our third-party service providers to sell this information or otherwise use it for marketing purposes.

4. Emails from Williams & Fudge, Inc.

Consumers who provide their email address may occasionally receive emails from Williams & Fudge, Inc. By using this site, you expressly authorize Williams & Fudge, Inc. to send you emails. You have the option to opt-out of receiving emails from Williams & Fudge, Inc. at any time by emailing {{WFI email address}}. If You choose to opt out, it is your decision alone; you cannot and will not hold Williams & Fudge, Inc. responsible for any consequences due to opting out of emails.

5. Cookies

Williams & Fudge, Inc. may set and access cookies on your computer to track and store data you have entered while visiting www.wfcp.wfconsumer.com. At Williams & Fudge, Inc.'s Paydit site, a cookie is used to identify one unique visitor from another visitor. Our cookies are encoded so that only we can understand the data stored in them. All cookies expire and are deleted as soon as the user closes their browser.

You may choose to set your web browser to refuse cookies or to alert you when cookies are being sent, but some parts of the website may not function properly without accepting cookies.

Williams & Fudge, Inc.'s Paydit site does not recognize or act on "do not track" requests from a browser. The information we receive through tracking is treated as non-

personal information unless local law requires that we treat it as personal information. Additionally, if this information is combined with personal information, we treat the combined information as personal information for the purposes of this Privacy Policy.

6. Security

Williams & Fudge, Inc. is serious about data security. We seek to implement the best practices in data collection, storage, processing, and security to protect against unauthorized access and disclosure. Williams & Fudge, Inc. uses a number of security measures to protect the security and integrity of your data. Once any personal data comes into our possession, we take reasonable steps to protect that information from misuse and loss and from unauthorized access, modification or disclosure.

We use encryption methods and authentication processes to maintain your security when you are using Paydit. Firewall barriers are also used to protect your account and information, from unauthorized access. Williams & Fudge, Inc.'s Paydit site is tested and monitored regularly to ensure all areas are protected from possible hacking.

7. Disclosure of your information to protect Williams & Fudge, Inc.'s rights or if required by law

Notwithstanding the foregoing, Williams & Fudge, Inc. reserves the right (and you authorize Williams & Fudge, Inc.) to share or disclose your personal information when Williams & Fudge, Inc. determines, in its sole discretion, that the disclosure of such information is necessary or appropriate:

To enforce our rights against a consumer or in connection with a breach by a consumer of this Privacy and Security Policy or Williams & Fudge, Inc.'s Terms of Use;

To enforce our rights against a data furnisher or in connection with a breach by a furnisher;

To provide user data collected by Williams & Fudge, Inc. to a furnisher;

To prevent prohibited or illegal activities; or

When required by any applicable law, rule regulation, subpoena or other legal process.

8. Our Right to Contact Users

We reserve the right to contact site visitors and users regarding use of Williams & Fudge, Inc. Paydit site, status, changes to agreements, Privacy Policy, Site Terms of Use or any other policies or agreements relevant to site visitors.

9. Changes to Our Privacy Policy

If we make material changes to Williams & Fudge, Inc.'s Privacy Policy, we will notify you by posting a notice on a webpage within www.wfcp.wfconsumer.com describing the change(s).

10. Contact us with questions or concerns

If you have any questions or concerns regarding this Privacy Policy, please send an email to {{WFI email}}.

Williams & Fudge, Inc.

P.O. Box 11590

Rock Hill, SC 29731

800-551-5772

Email: wfconsumer@wfcorp.com

California Consumer Privacy Act

Requests to Know or Delete:

For California consumers, email ccpa@wfcorp.com or call 800-551-5772 to exercise your rights.