

Web Privacy Policy

Delta Credit Management LLC ("DCM", "we", "our", and "us") respects your concerns about privacy. This Web Privacy Policy describes the types of personal information we obtain on www.deltacollects.com and dcmlink.com (collectively the "Site"), how we use the information, with whom we share it, and the choices available regarding our use of the information. The Web Privacy Policy also describes the measures we take to safeguard the personal information and how you can contact us about our privacy practices.

Unless indicated otherwise, this Web Privacy Policy applies only to information collected in connection with the Site. If you have a financial product or service with us, we will use and share any information that we collect from or about you in accordance with our U.S. Consumer Privacy Notice, which offers you certain choices with respect to the use and sharing of your personal information.

Information We Obtain

We obtain certain personal information in connection with the Site, including:

- Contact information, such as name, email and postal address, and phone number;
- Login credentials, such as user name and password;
- Account information and preferences, such as email preferences and paperless registration;
- Bank account information, such as account number and routing number;
- Payment card information, including card number and expiration date;
- Social Security number or other government-issued identifier;
- Demographic information, such as date of birth;
- Social media handles, content and other data posted on our official social media pages, and information we obtain from third-party social media services (e.g., Facebook) if you choose to link to, create or log into the Site through these services;
- Documents or other content you upload to the DCM Site and/or through our chat or email interfaces, such as letter, notices, and supporting material for dispute-related matters and other concerns or questions you may have relating to your account(s) with DCM; and
- Other personal information you submit to us, such as through chat, email, or other communications, or sign-up forms.

In addition, when you interact with the Site, or open or view our emails, we may obtain certain information using various automated technologies, such as cookies, web server

logs, web beacons, and other technologies. A “cookie” is a text file that websites send to a visitor’s computer or other Internet-connected device to uniquely identify the visitor’s browser or to store information or settings in the browser. A “web beacon,” also known as an Internet tag, pixel tag or clear GIF, links web pages to web servers and cookies and may be used to transmit information collected through cookies back to a web server.

We use these automated technologies to collect information about your equipment, browsing actions, and usage patterns. The information we obtain in this manner may include your IP address, identifiers associated with your devices, web browser characteristics, device characteristics, language preferences, referring/exit pages, clickstream data and dates and times of visits to the Site. These technologies help us (i) remember your information so you will not have to re-enter it; (ii) understand how you use and interact with the Site and with our electronic communications with you such as our emails; (iii) tailor the Site around your preferences; (iv) measure the usability of the Site and the effectiveness of our communications; and (v) otherwise manage and enhance the Site and our other services, and help ensure they are working properly.

Your browser may tell you how to be notified when you receive certain types of cookies or how to restrict or disable certain types of cookies. Please note, however, that certain features of the Site may not work without use of cookies.

How We Use The Information We Obtain

We may use the information we obtain about you to:

- Provide our services to you;
- Establish and manage your account(s) with us;
- Process and fulfill transactions in connection with our services;
- Communicate with you (including providing you with offers and other communications about our services), respond to your inquiries, and offer customer support;
- Personalize your experience with the Site and our other services;
- Operate, evaluate develop, manage and improve the Site and our business (including operating, administering, analyzing and improving our services; developing new services; managing and evaluating the effectiveness of our communications; performing accounting, auditing, billing reconciliation and collection activities and other internal functions);
- Perform analytics (including market research, trend analysis, financial analysis and anonymization and aggregation of personal information);
- Increase and maintain the safety and security of our Site and other services, and prevent misuse;

- Protect against, identify and prevent fraud and other criminal activity, claims and other liabilities; and
- Comply with and enforce applicable legal requirements, relevant industry standards and policies, including this Web Privacy Policy and our Terms & Conditions.

We also may use the information we obtain about you for other purposes disclosed at the time your information is collected.

Third-Party Analytics

We may use third-party analytics services on the Site, such as Google Analytics. These analytics providers that administer these services use automated technologies such as cookies, web server logs and web beacons to help us analyze your use of the Site. The information collected through these automated technologies (including IP address) may be disclosed to these analytics providers who use the information, for example, to evaluate use of the Site. To learn more about Google Analytics and how to opt out, please visit <https://tools.google.com/dlpage/gaoptout>.

Online Tracking And Interest-Based Advertising

On the Site, we may collect information about your online activities to provide you with advertising about our services that are tailored to your interests. This section of our Web Privacy Policy provides details and explains how to exercise your choices.

You may see our ads on other websites because we use third-party ad services. Through such ad services, we can target our messaging to users considering demographic data, users' inferred interests and browsing context. These services track users' online activities over time and across multiple websites by collecting information through automated means, including through the use of cookies, web server logs, web beacons and other similar technologies. The ad services use this information to show ads that may be tailored to individuals' interests. The information these ad services may collect includes data about your visits to websites that serve DCM advertisements, such as the pages or ads you view and the actions you take on the websites. This data collection takes place both on our Site and on third-party websites that participate in these ad services. This process also helps us track the effectiveness of our marketing efforts.

The Site is not designed to respond to "do not track" signals received from browsers. To learn how to opt out of ad network interest-based advertising in the U.S., please visit www.aboutads.info/choices, <http://www.networkadvertising.org/choices>, and <http://preferences-mgr.truste.com>.

Information We Share

We may share the information we obtain about you with third-party vendors to perform certain services on our behalf, such as website hosting, data analytics, payment processing and other services. We also may share your information with our affiliates and subsidiaries for the purposes described in this Web Privacy Policy.

In addition, we may disclose information about you: (i) if we are required to do so by law or legal process (such as a court order or subpoena); (ii) in response to requests by government agencies, such as law enforcement authorities; (iii) to establish, exercise or defend our legal rights; (iv) to protect, defend or enforce our policies, terms or agreements; (v) when we believe disclosure is necessary or appropriate to address security or to prevent physical or other harm or financial loss; (vi) in connection with an investigation of suspected or actual illegal activity; or (vii) otherwise with your consent.

We also reserve the right to transfer information we have about you in the event we sell or transfer all or a portion of our business or assets (such as in the event of a merger, acquisition, joint venture, consolidation, restructuring, divestiture, dissolution liquidation or other corporate change), including during the course of any due diligence process.

Security

We maintain administrative, technical safeguards designed to protect the personal information you provide against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.

Children's Privacy

We recognize the importance of protecting children's online privacy. The Site is intended for a general audience and is not directed to children. We do not knowingly collect personal information online from children under the age of 13.

Other Online Services And Third-Party Features

For your convenience and information, the Site may contain links or references to other services, and may include third-party features such as apps, tools, widgets and plug-ins. These online services and third-party features may operate independently from us. The privacy practices of the relevant third parties, including details on the information they may collect about you, is subject to the privacy statements of these parties, which we strongly suggest you review. To the extent any linked online services or third-party

features are not owned or controlled by DCM, we are not responsible for these third parties' information practices.

Changes To This Web Privacy Policy:

This Web Privacy Policy may be updated periodically and without prior notice to you to reflect changes in our personal information practices. We will post a notice on our Site to notify you of significant changes to our Web Privacy Policy and indicate at the top of the notice when it was most recently updated.

How To Contact Us

If you have any questions about this Web Privacy Policy, please contact us by email at contact@deltacollects.com.

