

Privacy Policy

Credit Bureau Services of Iowa Inc. (“CBSI,” “we,” “us,” or “our”) provides this Privacy Policy for assurance on how information is collected, used, shared, and retained. This Privacy Policy applies to information collected when you visit our website, www.creditiowa.com (“Website”), or purchase and/or use our services (“Services”) through the Website. By visiting our Website or purchasing and/or using our Services, you are agreeing to the terms of this Data Privacy Policy.

CBSI collects the following information:

Contact Information: CBSI collects contact information on our Website from visitors and our clients who wish to obtain information or support, or to purchase and/or use our Services. Contact information is provided via browser forms or online order form submissions, and includes first name, last name, e-mail address, job title, name of the organization, country, state/region, and phone numbers (fax, cell and/or landline), technical requirements, and other information necessary for us to accurately reply. This contact information may be used by our sales, marketing, client services, new business, administrative support, and operations teams to contact our Website visitors and clients as appropriate to provide requested inquiry information.

Debtor Information: CBSI receives from our clients and/or debtors (i.e., consumers who owe our clients a monetary balance), information regarding the debtor that is necessary in order to collect such debts on our client’s behalf, including but not limited to: the supplier of information, date and amount of the debt, any liens and other pertinent documentation regarding the debt, physical address and contact information for the debtor and the debtor’s attorney, banking and other financial information regarding the debtor. We will collect all information regarding the debtor in accordance with applicable laws. CBSI uses the debtor information to provide our Services.

Billing Information: CBSI collects billing and payment information which may include a purchase order number, an account number, or instructions for wire transfers and/or ACH transfers (online and offline). We also use third-party credit card processors that collect, process and store credit card numbers, expiration dates, security codes and related information through their own websites and subject to their own privacy policies. The foregoing information is used to prepare and send invoices, remit and receive payments, and manage accounts.

Data Analytics: CBSI relies on automatic data collection technology when you visit our Website or purchase and/or use Services online, as do most companies. These third-party analytics services may use tracking technologies, including but not limited to: cookies to collect information on our behalf, for example, your IP address, Internet service provider, browser type, operating system and language, referring and exit pages and URLs, date and time, amount of time spent on particular pages, which sections of the Website you visit, number of links you click while on the Website, search terms, and other usage data. The usage information gathered is only used to operate our Website and improve the user experience. By accessing and using the Website and/or the Services, you consent to the processing of data about you by such third-party analytics services in the manner and for the purposes set out in this Privacy Policy. Please be advised that if you opt out of any service, you may not be able to use the full functionality of the Website.

Cookies: Cookies are small packets of data that a Website stores on a computer's hard drive so that the computer will "remember" information about visits to our Website and other websites as described under "Data Analytics," above. If you do not want any third party to place a cookie on your hard drive, you may be able to turn that feature off on your device. Please consult your internet browser's documentation. However, if you decide not to accept cookies, the Website may not function properly.

Aggregate Data: In an ongoing effort to better understand our users and the Website, CBSI may analyze your information in aggregate form to operate, maintain, manage, and improve the Website. This aggregate information does not identify you personally. We may share this aggregate data with our affiliates, agents, and business partners. We may also disclose aggregated user statistics to describe our Services and the Website to current and prospective business partners and to other third parties for lawful purposes.

Operations: CBSI collects Website health diagnostics, and technical logging information.

Additional Uses: CBSI uses contact information and other information collected pursuant to this Privacy Policy to respond to general inquiries, provide relevant content on our Website, including advertisements regarding CBSI, solicit feedback regarding our Services and support, and to communicate with you via email regarding our current and future Services.

Disclosure to Public Authorities: CBSI is required to disclose personal information in response to lawful requests by public authorities, including for the purpose of meeting national security or law enforcement requirements. We may also disclose personal

information to other third parties when compelled to do so by government authorities or required by law or regulation including, but not limited to: response to court orders and subpoenas.

Opt-Out for Direct Marketing, Email Management. You may opt out at any time from the use of your personal information for direct marketing purposes, and/or the transfer of your personal information to third parties for direct marketing purposes. You may also manage your receipt of marketing and non-transactional communications by clicking on the “Manage Email Preferences” or “unsubscribe” links located on the bottom of any CBSI marketing email and following the instructions found on the page to which the link takes you. You cannot opt out of receiving transactional e-mails related to your account or purchase orders.

Business Transfers: In the event of a merger, dissolution or similar corporate event, or the sale of all or substantially all of CBSI assets, we expect that the information that we have collected, including personal information, would be transferred to the surviving entity in a merger or the acquiring entity. All such transfers shall be subject to our commitments with respect to the privacy and confidentiality of such personal information as set forth in this Privacy Policy.

Retention of Personal Information. We will retain your personal information in a form that identifies you only for as long as it serves the purpose(s) for which it was initially collected as stated in this Privacy Policy, subsequently authorized, or as permitted under applicable law.

How We Protect Your Information. CBSI takes very seriously the security and privacy of the personal information that it collects pursuant to this Privacy Policy. Accordingly, we will implement reasonable and appropriate security measures to protect your personal information from loss, misuse and unauthorized access, disclosure, alteration, and destruction, considering the risks involved in processing and the nature of such data, and comply with applicable laws and regulations.

Children. We do not knowingly collect any personal information from children under the age of 13 through the Website. If you are under 13, please do not provide us with any personal information. We encourage parents and legal guardians to monitor their children’s internet usage and to help enforce our Privacy Policy by instructing their children never to provide personal information to us without their permission. If you have reason to believe that a child under the age of 13 has provided personal information to us, please contact us immediately please contact us using the contact information shown on our Website. We will make every effort to delete that information from our databases.

Links to External Websites. The Website may contain links to third-party websites including social media websites with content regarding CBSI such as YouTube, Twitter, Instagram, and LinkedIn (collectively, the “External Websites”). CBSI has no control over the privacy practices of these External Websites. As such, we are not responsible for the privacy policies of those External Websites. You should check the applicable third-party Privacy Policy and terms of use when visiting any External Websites, and before providing any personal information to such External Websites.

California Privacy Rights. Pursuant to Section 1798.83 of the California Civil Code, residents of California have the right to obtain certain information about the types of personal information that companies with whom they have an established business relationship (and that are not otherwise exempt) have shared with third parties for direct marketing purposes during the preceding calendar year, including the names and addresses of those third parties, and examples of the types of services or products marketed by those third parties.

For more information, you may refer to: <https://leginfo.legislature.ca.gov/>

Changes to This Privacy Policy: This Privacy Policy is effective as of the date stated at the top of this policy. CBSI may change this Privacy Policy as needed and required by law. CBSI will post any changes on the Website within a reasonable time. By accessing the Website after we make any such changes to this Privacy Policy, you are deemed to have accepted such changes. Please refer to this Privacy Policy on a regular basis.

How to Contact Us. If you have questions about this Privacy Policy, please contact CBSI using the contact information shown on our Website (creditowa.com).

SMS/MMS Program Information

If you enroll in our SMS/MMS messaging program, we may collect:

- Mobile phone number
- Opt-in and opt-out records
- Message interaction history (e.g., HELP/STOP keywords)
- Subscription preferences

Device & Usage Information

- We may automatically collect information such as:
- IP address, browser type and version, device identifiers, Internet Service Provider
- Pages visited, how you arrived at our website, referring site, and actions taken
- Our website may use cookies, web beacons, pixel tags, and similar technologies to collect device and usage information.

How We Collect Your Information

We collect your information in the following ways:

- When you submit forms on our website, subscribe to services, or communicate with us by phone, email, text message or through social media.
- When you opt into our SMS/MMS program.
- Automatically through cookies and tracking technologies as you use our website.
- From third-party data providers and advertising analytics, where permitted by law.

SMS/MMS Messaging Program Terms

By opting into our SMS/MMS program, you agree to the following terms:

1. Program Description

Our SMS messaging program may include: appointment reminders, service updates, promotional offers, customer support messages, and general informational alerts. Message and data rates may apply. Message frequency varies.

2. Opt-In

You will only receive SMS/MMS messages if you provide opt-in consent (e.g., via form, keyword response, in-person sign-up, passthrough).

3. Opt-Out

You may cancel at any time.

Reply “STOP” to opt-out . After you send “STOP,” you will receive a confirmation message and you will no longer receive messages from us unless you opt in again..

4. Help & Support

Reply “HELP” for help. After sending “HELP,” we will reply with instructions on how to use the service and how to unsubscribe.

5. Message & Data Rates

Message and data rates may apply depending on your mobile plan. If you have questions about your plan, contact your wireless provider.

6. Re-Enrollment

If you wish to receive messages again, just sign up again through our opt-in process and we will resume sending you messages.

7. Carrier Disclaimer

Wireless carriers are not liable for delayed or undelivered messages.

8. Data Privacy for SMS/MMS

No mobile information will be shared with third parties or affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; that information will not be shared with any third parties.

9. Support Contact

For questions about the SMS service, contact us at:

customerservice@creditiwowa.com

10. Sharing of Information

- a. We do not sell, rent, or share your personal information for marketing/promotional purposes. We may share your information only in the following circumstances:

- b. With trusted service providers who help us operate our Services (e.g., payment processors, messaging providers).
- c. When required by law, regulation, or legal process.
- d. To protect the rights, property or safety of our company, users, or others.

11. Data Security

We implement reasonable technical and organizational measures to protect your information against unauthorized access, alteration, disclosure or destruction. However, no method of transmission over the Internet or via mobile networks is completely secure.

12. Data Retention

We will retain your personal information only as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law. SMS opt-in/opt-out records may be retained to comply with legal and regulatory obligations.

13. Your Rights

- a. Depending on your jurisdiction, you may have the right to:
- b. Access the personal information we hold about you
- c. Request correction or update of your information
- d. Request deletion of your information
- e. Opt out of certain processing (where applicable)
- f. To exercise your rights, contact us at [insert contact email].

14. Children's Privacy

Our Services are not directed to children under 13, and we do not knowingly collect personal information from children under 13.

15. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will post any changes on this page along with an updated “Last Updated” date. Your continued use of our Services after changes means you accept the revised policy.

16. Contact Us

If you have any questions about this Privacy Policy or our SMS/MMS program, please contact us at: