

At CSS, we respect your privacy.

Century Support Services, LLC

Privacy Policy

Last Updated: March 13, 2020

Commitment & Protection of Non-Public Personal Financial Information:

Century Support Services LLC (CSS) respects the right to privacy of all our applicants, current and former customers, and is committed to providing the highest level of security concerning the collection, use, and sharing of your personal information, including through www.centuryss.com (the "Website"). CSS wants you to know how CSS will ensure our ongoing responsibility to safeguard the confidentiality of your personal non-public information. We want you to have the information you need to make an informed decision about sharing your information with us. This Privacy Policy explains our information collection and sharing practices, as well as the choices you can make to limit our sharing your information.

Types of Non-Public Personal Financial Information Collected and its Sources, Use and Retention:

CSS collects your personal non-public information: directly from you via our applications and forms; when you contact us via email or by telephone; from our third party marketing affiliates and lead referral companies; from your creditors'; and other finance, banking and credit reporting agencies. We may collect certain additional information about you from the websites of other companies with whom we have relationships, and your internet usage if you visit our Website. The types of information we collect includes, but is not limited to, the following: your name, address, and telephone number; information about your creditors; account balances, transaction history, payment history, and other information contained in your credit card statements; and other debt information obtained from collection agencies and consumer reports.

CSS has designed its processes concerning the collection of your personal information around protecting access to it. CSS limits our use and retention of acquired non-public personal financial information to what we believe is necessary to administer our business, to communicate with you, to detect and prevent fraud, and to assist us in providing you with our highest quality of service and products that you need and that may be of benefit or interest to you. In addition, we may use your personal information to tailor, refine, and improve our products and services. We may also use your personal information in other ways for which we provide specific notice at the time of collection.

Security Procedures to Protect Non-Public Personal Financial Information:

CSS maintains physical, electronic and procedural safeguards for your non-public personal information against unauthorized access or use. Within CSS your non-public personal information is restricted to

employees who have a legitimate business need to access it including those who service your account or provide other services to you. CSS employees are educated about the importance of maintaining the security of your personal information, and are subject to a corporate code of ethics and policies that require it to be secure. You can aid us in maintaining the security of your personal information by not sharing it with anyone, and by limiting the transmission of personal information over such insecure methods as the internet or email. No such method of transmission can ever be 100% secure.

Sharing Information within CSS Companies:

CSS may disclose information that properly identifies you, such as your name, address, social security number, email address and other personal financial account information that we acquired about you. Specifically, CSS may share your non-public personal information with its owned and affiliated companies (“Affiliates”), marketing service providers, creditors, and those third party companies with whom CSS has established a business relationship that will enable us to carry out contracted services for you and/or offer additional beneficial services or products to you to the extent permitted by law. CSS holds its Affiliates to the same stringent policies and high standards concerning the security of your personal information as CSS itself.

Sharing Information with Third Parties:

In addition to our Affiliates and the businesses and marketing service providers that are described above, CSS reserves the right to disclose non-public personal information about you (subject to applicable law): in order to help us carry out our obligations to you; to provide products and services that you might otherwise not be informed about, and to any third party with whom you specifically authorize us to share the information. We maintain strict procedures and protocols that dictate the circumstances around which we will provide information to your creditors when they call us, including requiring that the creditor confirm your name and the last four digits of your social security number. Under no circumstances, however, will we disclose your telephone number to one of your creditors.

We will release your personal information if required by law, for example, if we receive a subpoena or otherwise believe in good faith that the law requires us to release your information.

If CSS sells any part of its business, CSS may transfer your information to its successor, regardless of your opt-out status.

Links to Other Websites:

CSS’ Website may contain links to other sites such as our Affiliates as well as third parties which are not owned or controlled by us. Please be aware that this Privacy Policy only addresses CSS’ use and disclosure of your information.

While we try to link only to sites that share our standards and respect for privacy, we are not responsible for the privacy practices of such other sites. We encourage you to be aware when you leave our site and to read the applicable privacy policies and terms of conditions of each and every Website that collects personally identifiable information. This Privacy Policy applies only to information collected by this Website.

Cookies:

CSS uses cookies and other technologies on this site to enhance your online experience and to learn about how you use our services in order to improve the quality of the services we offer. A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We do not link the information we store in cookies to any personally identifiable information you submit while on our site. We use session ID cookies. We use session cookies to make it easier for you to navigate our site. A session ID cookie expires within twenty four hours of when you close your browser. A new cookie will be assigned to you when you next log in to the web site.

If you reject cookies, you may still use our site, but your ability to use some areas of our site, such as contests or surveys and our client portal, will be limited.

Do Not Track Disclosures:

We currently do not respond to do not track signals in browsers because we do not track individual users across the web. May other parties collect personally identifiable information about an individual consumer's online activities over time and across different websites when they visit www.centuryss.com? No.

Notice to California Residents:

- a. We will not sell your personal financial information. In response to a California law, we will automatically treat individuals with California addresses or telephone numbers (when disclosed to us) as if you requested us to not share your information with nonaffiliated third parties except as permitted by the applicable California law. We will also limit the sharing of information about you with our Affiliates to comply with California privacy laws that apply to us.

- b. Right to Access Your Information. You have the right to request the following from CSS with respect to personal information collected about you:

- categories and/or specific pieces of personal information collected;

So you know (and as stated above) we collect your name, address, and telephone number; information about your creditors; account balances, transaction history, payment history, and other information contained in your credit card statements; and other debt information obtained from collection agencies and consumer reports.

- categories of sources from which the personal information is collected;

So you know (and as stated above) we collect your personal non-public information from you via our applications and forms; when you contact us via email or by telephone; from our third party marketing affiliates and lead referral companies; from your creditors'; and other finance, banking and credit reporting agencies. Additionally we may collect certain information about you from the websites of other companies with whom we have relationships, and your internet usage if you visit our Website.

- purpose for which your personal information is/has been collected;

So you know (and as stated above) our purpose for collecting your personal information is to administer our business, to communicate with you, to detect and prevent fraud, and to assist us in providing you with our highest quality of service and products that you need and that may be of benefit or interest to you. In addition, we may use your personal information to tailor, refine, and improve our products and services.

- categories of third parties with whom CSS shares your information;

So you know (and as stated above) we may share your non-public personal information with our Affiliates, marketing service providers, creditors, and those third party companies with whom we have established a business relationship that will enable us to carry out contracted services for you and/or offer additional beneficial services or products to you to the extent permitted by law.

- categories of your personal information CSS has sold;

So you know (and as stated above) we do not sell your personal information.

- the categories of third parties to whom CSS has sold your personal information;

So you know (and as stated above) we have not sold your personal information.

- the categories of personal information CSS has shared for business purposes.

So you know (and as stated above) for business purposes CSS shares your name, address, and telephone number; information about your creditors; account balances and account numbers, transaction history, payment history, and other information contained in your credit card statements; and other debt information obtained from collection agencies and consumer reports.

You may submit a request to CSS with respect to personal information collected about you no more than twice in any 12 month period by sending an email containing your requests to info@centuryss.com. Prior to fulfilling your request, we will take reasonable steps to verify your identity.

- c. Right to Have Your Information Deleted. You may request that we delete all of your information by sending such a request to info@centuryss.com otherwise request that we close your account.

We will take reasonable steps to verify your identity prior to fulfilling your request. Once confirmed, your account will be closed and we will discard your personally identifiable data, but we may retain certain data for internal business purposes as permitted by applicable law.

- d. Although you have the right to Opt Out of the Sale of Your Personal Information, as stated above, if you are a California resident CSS will not sell your personal information.

Notice to Vermont Residents:

In response to Vermont regulations, we automatically treat accounts with Vermont billing addresses as if you requested that we do not share your information with nonaffiliated third parties and that we limit the information we share with our Affiliates. If we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transaction and experiences with you.

Notice to Nevada Residents:

We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by requesting that we cease calling you by contacting us directly and making such request in writing info@centuryss.com. Nevada law requires that we also provide you with 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; e-mail: BCPINFO@ag.state.nv.us. Notice to Users Outside of the United States This Online Privacy Policy is intended to cover collection of information on our Website from residents of the United States. If you are visiting our Website from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third-parties with whom we share it as described in this Notice.

Notice to Nevada Residents:

We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by requesting that we cease calling you by contacting us directly and making such request in writing info@centuryss.com. Nevada law requires that we also provide you with 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; e-mail: BCPINFO@ag.state.nv.us.

Notice to Users Outside of the United States:

This Privacy Policy is intended to cover collection of information, including information collected on our Website, from residents of the United States. If you are visiting our Website from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and laws

of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third-parties with whom we share it as described in this Notice.

Children:

CSS is committed to protecting the privacy of children. Neither our services nor any of our communications are intended for or directed to minors. If you believe we have been provided with any minor's personal information, please contact us immediately at:

Century Support Services, LLC 2000 Commerce Loop, Suite 2111 North Huntingdon, PA 15642 1-888-913-8784

Opt-Out Option:

Federal Law provides that you have a right to prevent CSS from sharing your information with our Affiliates, with third party companies or marketing service providers. If you do not want CSS to share your information with its Affiliates, third party companies, or marketing service providers, please complete the opt-out form at the end of this Privacy Notice and return it to CSS by regular mail at the address indicated on the opt-out form within 30 days of receiving this Privacy Notice. Once we have received your opt-out form, CSS will cease sharing information with Affiliated or with third parties within a reasonable processing time.

Business Transitions:

In the event that CSS goes through a business transition, such as a merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via e-mail and/or a prominent notice on our Website for 30 days of any such change in ownership or control of your personal information.

Changes to this Privacy Policy:

We reserve the right to modify this Privacy Policy at any time. The provisions contained in this Privacy Policy supersede all previous notices or policies regarding our privacy practices with respect to this site. Any and all changes will be published in updated versions of this Privacy Policy and posted on our Website. We encourage you to check our site frequently to see the current Privacy Policy to be informed of how we are committed to protecting your information and providing you with improved content on our Website in order to enhance your online experience. Contact Us If you have any questions, comments, complaints or suggestions regarding our Privacy Policy or our Website, please contact us at: Century Support Services, LLC 2000 Commerce Loop, Suite 2111 North Huntingdon, PA 15642, or call 1-888-913-8784.

FACTS

WHAT DOES Century Support Services, LLC (“Century”) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ social security number and income ▪ account balances and payment history ▪ transaction history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Century chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Century share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	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	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call our office at (888) 913-8784 or go to www.centuryss.com



Mail-in or Email-in Form	
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>
	<p>Name</p>
	<p>Address</p>
	<p>City, State, Zip</p>
<p>Mail to:</p>	<p>Century Support Systems, LLC 2000 Commerce Loop, Suite 2111North Huntingdon, PA 15642</p>
<p>Email to:</p>	<p>info@centuryss.com</p>

Who we are	
Who is providing this notice?	Century Support Services, LLC is providing this notice.
What we do	
How does Century protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Century collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account ▪ Give us your income information ▪ Provide employment information ▪ Give us your contact information ▪ Provide account information ▪ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 to 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 – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include New Credit America.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Non-affiliates we share with can include financial service providers such as banks, lenders, payment merchants, loan servicers, and non-financial service providers such as retailers, law firms and marketing companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners may include companies providing financial, non-financial, or legal services.</i>

Other important information	
California Residents: Under California law, we will not share information we collect about you with non-affiliated companies, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide benefits you are entitled to. We will limit sharing among our affiliates to the extent required by California law.	

Vermont Residents: Under Vermont law, we will not share information we collect about you with non-affiliated companies, unless the law allows. For example, we may share information with your consent, to service your accounts, or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness with our affiliates except with your consent, but we may share with our affiliate's information about our transactions or experiences with you without your consent.

Nevada Residents: We are providing you this notice pursuant to state law. You may be placed on our internal do not call list by calling 888-913-8784. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. – Suite 3900, Las Vegas, NV 89101; 702-486-3132 – BCPINFO@ag.state.nv.us.

Montana Residents - We will not disclose to anyone your name or personal information other than to your own creditors or CSS's agents, affiliates, or contractors.

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.