At CSS, we respect your privacy.

Century Support Services, LLC

Privacy Policy

Last Updated: February 11, 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 it 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 at its sole discretion, as permitted or required by law, in order to help us carry out our obligations to you, 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 its Website 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 (f required by law), 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 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 opt- out by following an option offered within the "To limit our sharing" section of Century's Gramm Leach Bliley Notice (available on Century's Website and its Client Portal). 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. Any and all changes will be published in updated versions of this Privacy Policy and posted on our Website and Client Portal. We encourage you to check our Website 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.

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