

Protecting your private information is our priority. This Statement of Privacy applies to <https://credzu.com> and Credzu, LLC and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Credzu, LLC include <https://credzu.com> and Credzu. The Credzu website is an "escrow platform for the credit services industry" site. By using the Credzu website, you consent to the data practices described in this statement.

Collection of your Personal Information

In order to better provide you with products and services offered on our Site, Credzu may collect personally identifiable information, such as your:

- First and Last Name
- Mailing Address
- E-mail Address
- Phone Number
- Employer
- Job Title
- Personally Identifiable Information, including consumer credit reports.

If you purchase Credzu's products and services, we collect checking account information for ACH transfers. This information is used to complete the purchase transaction.

Credzu may also collect anonymous demographic information, which is not unique to you, such as your:

- Age
- Gender
- Other information that may be relevant on a case by case basis as indirectly "collected" by passively monitoring a chat room in which such information may be shared.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Credzu's public message boards, this information may be collected and used by others. In such a case, we will do our best - but do not promise - to delete such information so as to protect your privacy.

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services available on the Site. These may include: (a) registering for an account on our Site; (b) [intentionally remove] ; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your payment information when ordering and purchasing products and services on our Site. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future.

Use of your Personal Information

Credzu collects and uses your personal information to operate its website(s) and deliver the services you have requested.

Credzu may also use your personally identifiable information to inform you of other products or services available from Credzu and its affiliates.

Sharing Information with Third Parties

Credzu does not sell, rent or lease its customer lists to third parties.

Credzu may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Credzu, and they are required to maintain the confidentiality of your information.

Credzu may disclose your personal information, without notice, if required to do so by law or in the good faith belief

that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Credzu or the site; (b) protect and defend the rights or property of Credzu; and/or (c) act under exigent circumstances to protect the personal safety of users of Credzu, or the public.

Electronic Fund Transfers (“EFTs”) and Account Balances.

Credzu has partnered with financial services software company Sila Inc. to offer you EFTs. When you create a Credzu Account, you might also be prompted to sign up for a Sila Account. You authorize Credzu to share your identity and banking information with Sila Inc. to open and support your Credzu Account. It is your responsibility to make sure the data you provide us is accurate and complete. You must comply with Sila Inc.’s privacy policy (the “[Sila Privacy Policy](#)”) when creating or using your Credzu Account. The Sila Privacy Policy may be modified from time to time, and the governing version is incorporated by reference into this Privacy Policy. Any term not defined in this [paragraph, section, or addendum] but defined in the Sila Privacy Policy assumes the meaning as defined in the Sila Privacy Policy.

Automatically Collected Information

Information about your computer hardware and software may be automatically collected by Credzu. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Credzu website.

Use of Cookies

The Credzu website may use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Credzu pages, or register with Credzu site or services, a cookie helps Credzu to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Credzu website, the information you previously provided can be retrieved, so you can easily use the Credzu features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Credzu services or websites you visit.

Links

This website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Security of your Personal Information

Credzu secures your personal information from unauthorized access, use, or disclosure. Credzu uses the following methods for this purpose:

- SSL Protocol
- Kinsta's Managed Google Cloud Platform
- Amazon Web Services
- Let's Encrypt

When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

Children Under Thirteen

Credzu does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

Opt-Out & Unsubscribe from Third Party Communications

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from third-party partners of Credzu by contacting us here:

- Web page: <https://credzu.com/opt-out/>
- Email: opt-out@credzu.com
- Phone: 8334273398

E-mail Communications

From time to time, Credzu may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. In order to improve our Services, we may receive a notification when you open an email from Credzu or click on a link therein.

If you would like to stop receiving marketing or promotional communications via email from Credzu, you may opt out of such communications by replying STOP..

External Data Storage Sites

We may store your data on servers provided by third party hosting vendors with whom we have contracted.

Changes to this Statement

Credzu reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our site, and/or by updating any privacy information on this page. Your continued use of the Site and/or Services available through this Site after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

Contact Information

Credzu welcomes your questions or comments regarding this Statement of Privacy. If you believe that Credzu has not adhered to this Statement, please contact Credzu at:

Credzu, LLC
Suite 325
Cocoa Beach, Florida 32931

Email Address:
info@credzu.com

Telephone number:
8334273398

Effective as of March 23, 2020