





# AnnualCreditReport.com

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## Privacy Policy

Central Source LLC ("Central Source") is a joint venture between Equifax Information Services, LLC, Experian Information Solutions, Inc., and TransUnion LLC. Central Source's primary purpose is to accept and process requests for free credit file disclosures in compliance with the Fair and Accurate Credit Transactions Act of 2003.

Safeguarding the privacy of your personal information, both online and offline, is an important priority for you and Central Source. Accordingly, reasonable steps are taken to:

- Give you, as a visitor to this website, clear notice when information is requested from you, the types of information requested from you, the general purposes for which that information will be used or disclosed, and the categories of users to whom the information is provided; and
- Use safe and secure systems, physical and electronic, designed to safeguard the information about you.

Central Source receives and processes requests for free credit file disclosures or other services and transmits those requests to the appropriate nationwide consumer credit reporting company(ies) for fulfillment. To update or correct credit file data, you must contact the nationwide consumer credit reporting company providing the credit file disclosure or service and follow that company's applicable procedures.

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### The Information Collected About You

The Central Source online privacy policy applies only to your use of this site and to all information received online from you and about you in connection with an online transaction. The Central Source also may receive information from you about an online transaction if you send emails, contact the Central Source by phone or send a letter. Other than in the situations described below, no personally identifiable information from or about you is collected while you are accessing and using this website.

Specifically, information is received from you when you request a free credit file disclosure or other services provided through this website. In order to verify your identity and provide the services on this site, when you request any free credit file disclosure or services online through Central Source, you will be asked to provide information.

The specific information collected from you online for processing of your requests includes:

- First and last name (middle initial and suffix, as applicable);
- Social Security number;
- Date of birth;
- Current and former mailing address; and
- Other information necessary or appropriate to process your request.

In addition, web log information is automatically gathered every time you visit this website by the computer which hosts this website. This computer automatically recognizes non-personal identifying information such as the date and time you visited our website, the pages you visited

and the type of browser you are using. (See the section entitled "Use of Cookies Technology" below for more information.)

Each nationwide consumer credit reporting company from whom you request your free credit file disclosure may request additional information in order to authenticate your identity or otherwise process your request; that information is not shared with Central Source or the other nationwide consumer credit reporting companies.

You may also request free credit file disclosures by mail or telephone as described on the Central Source website. The decision to request credit file disclosures online or by mail or telephone is completely up to you.

### **How Information Collected From You is Used**

We use the information we collect about you in connection with your requesting free credit file disclosures or other services by providing it to the nationwide consumer credit reporting company(ies) you select to provide the free credit file disclosure or other service you requested. Non-personally identifying information is also used in connection with monitoring, maintaining and improving this website, as well as other services that are necessary or incident to fulfilling your request. (See the section entitled "Use of Cookies Technology" below for more information.)

### **To Whom the Information Collected from You may be Disclosed**

Any of the information collected from or about you, as described above, may be disclosed to any of the nationwide consumer reporting companies.

Central Source, or the nationwide consumer credit reporting companies, may also disclose any of the information collected, as described above, to affiliates of nationwide consumer credit reporting companies, which are companies that are related to one of them by common ownership or affiliated with one of them by common control, or to the associated consumer reporting companies who utilize a nationwide consumer reporting company system and that may have information about you.

The information collected, as described above, may also be received by third parties providing services to Central Source in connection with processing your requests for free credit file disclosures or other services (for instance, the entity hosting our website).

Each third party receiving this information is either required to (i) abide by the restrictions in this privacy policy and is not permitted to use or disclose the information for any purpose other than as described in this policy, or (ii) receive and use the information in compliance with the Fair Credit Reporting Act, Fair and Accurate Credit Transaction Act of 2003, Gramm-Leach-Bliley Act and other regulatory and legal requirements.

Any of the information collected may also be disclosed in response to valid legal process, including but not limited to a lawfully issued subpoena, search warrant, regulatory investigation or inquiry, or court order.

### **Security and Confidentiality Note**

The Annual Credit Report Request Service recognizes the importance of secure online transactions, and takes steps to safeguard the privacy of information you provide through online forms. When you request free credit file disclosures online, programs encrypt the information you provide on the request form before transmitting it to the selected nationwide consumer credit reporting company(ies). This information is decrypted only upon receipt by the selected nationwide consumer credit reporting company(ies). Physical, electronic, and procedural safeguards designed to guard your personally identifiable information are maintained.

Further, this site's security protocols and measures are designed to protect your personally identifiable information from unauthorized access or alteration. These measures include internal and external firewalls, physical security and technological security measures, and encryption of certain information.

### **Awareness**

Central Source takes reasonable precautions to be sure that all to whom information is disclosed, as described above, are aware of this privacy policy and fair information principles and that they will treat the personally identifiable information in a similarly responsible manner.

Central Source is not, however, responsible for the privacy practices or content of the nationwide consumer credit reporting companies, or other linked sites listed on [annualcreditreport.com](http://annualcreditreport.com) web pages, if any. The owners of these linked sites are responsible for them.

## Use of Cookies Technology

### What is a Cookie?

A cookie is a piece of text information that a web server may transfer to your web browser when you visit this website. Cookies are commonly used by websites to improve your experience and to enable systems to recognize your browser. Only the information that you provide, or the choices you make while visiting a website, can be stored in a cookie. For example, the site cannot determine your email name unless you choose to type it. Allowing a website to create a cookie does not give that or any other site access to the rest of your computer and only the site that created the cookie can interpret it. Our cookies will stay in memory only during your single visit to our site (session cookie).

### How are cookies used on this website?

Cookies must be enabled to access your credit reports from the nationwide consumer credit reporting companies through this website.

This website uses session cookie technology for the following purposes:

- To allow you to request a free credit file disclosure from more than one nationwide consumer credit reporting company during a visit without your having to re-enter your information each time you request a free credit file disclosure from a nationwide consumer credit reporting company;
- To allow us to gather aggregated statistical data about the use of this website for management and development purposes; and
- To help improve your navigation of this website

These cookies will only collect information during your online activity at this website, not during any of your other Internet activity. Cookies set by us cannot be interpreted by any other third party without your explicit consent. We may sometimes use outside technology companies to set cookies on this website and collect cookie information for us. The cookie information collected by these companies is used in the same manner as stated above in this section. Those companies may not use these cookies for their own internal purposes or share the information collected with any party other than Central Source and the three nationwide consumer credit reporting companies and their contractors.

### How can I accept cookies?

You can decide if and how your computer will accept a cookie by establishing your preferences in your web browser. Internet Explorer is set up to allow the creation of cookies; however, you can specify that you be prompted before a site puts a cookie on your hard disk. **Cookies must be enabled to access your credit reports from the nationwide consumer credit reporting companies through this website.**

## Children's Privacy

The Central Source website where personally identifiable information in conjunction with requests for free credit file disclosures is collected is intended for use only by adults. Central Source complies with the Children's Online Privacy Protection Act and does not knowingly solicit or collect information from children.

## Non-Applicability of Privacy Policy to Commercial Use

This online privacy policy applies to individuals using the free credit file disclosure for personal, family or household purposes. Certain practices described and rights provided herein may not apply to individuals who use the products or services for commercial purposes.

## Keeping Up-to-Date on our Privacy Policy Changes

Central Source wants you to be fully informed about how it will protect your privacy. Central Source may change its privacy policy in the future, but it will not change its practices until they have been posted at this website. If changes occur, the date of revision will also be shown. You agree that we may notify you of changes in our policy through this website.

## How to Contact Us with Questions or Comments

If you have questions or comments about Central Source's online privacy policy and fair information practices, please write to Chief Privacy Officer, Central Source LLC, P.O. Box 105283, Atlanta, GA 30348-5283. If you have specific questions about your credit file, you should contact the nationwide consumer credit reporting company directly using the contact information provided with your credit file disclosure.

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