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Last updated November 03, 2004.

Welcome to Trans Union LLC ("TransUnion"). Please carefully read our privacy policy to understand how we will treat the information you provide while obtaining your Personal Credit Report and any other products purchased through our Web Site (the "Site"). This policy may change from time to time. Please check the policy each time you use the Site for the most current information.

Collection and Use of Anonymous Information

Internet Information - When you visit the Site, we collect general Internet data, including your domain name (e.g. AOL, Earthlink, etc.), the web page from which you entered the site, which of our web pages you visited, and how long you spend on each page. To collect this information, when you visit the Site, a "cookie" may be set on your computer in a manner that does not include any personally identifiable information and in accordance with industry-standard protocols. Cookies contain a small amount of information that allows our web servers to recognize you whenever you visit and to process each step of your transactions with us. We use the information we collect to study how the site is used, so that we may improve and enhance your experience on the Site. We do not provide this information to outside parties other than for such reasons.

How We Use and Share Your Personal Information

When you provide information, through the Site, we may use it for our credit reporting business and for the intended purpose, to provide consumer's with access to their Personal Credit Report and other credit management products.

We may use information you provide to update our consumer credit database. However, access to information on this database is limited to companies (1) with a permissible purpose to receive it, as defined in the Fair Credit Reporting Act; (2) for fraud prevention; and (3) who process or sell data on our behalf. Under the FCRA, we may provide information to companies that provide you with pre-approved offers of credit or insurance. If you do not want to receive such offer, you may opt-out.

We collect your personal information only if you decide to purchase one of our products or services, subscribe to our newsletter, or transact other business with us. In order to process your transactions and provide you with quality customer service, we need your full name and current and/or billing address, your email address (so we can contact you) and, if you purchase one of our products or services, a valid credit card number, your Social Security number and certain other personal information, such as your date of birth, address information, employment information, and certain credit card and loan account information. We use personal information to authenticate the credit card number and to confirm that the person requesting your credit report really is you and not an impostor or other person improperly seeking to access your information.

If you indicate to us that you are interested in receiving information regarding other products and services your name and e-mail address may be shared with a third party in order to present these offers to you. Personal information that is shared with these entities will be monitored in accordance with our security and confidentiality policies. If you prefer not to receive such information, you may indicate your preference by marking the appropriate box when you register, place an order or update your account information, and we will not send you any promotional materials.

Access to Your Information

TransUnion will display your Personal Credit Report online if possible; however, for security and identity verification reasons, you may need to write to us rather than ordering online.

Protection of Your Information

We use security technologies to safeguard credit information and any information you provide us.

If and when we ask you to provide your personal information, we will do so through a Web page that uses the Secure Sockets Layer (SSL) protocol. This protocol provides security for your information by encrypting it as it travels from your computer to our computer. We then move all of the personal information that we collect or obtain about you, including your credit report, to a special computer for security purposes by means of a one-way transfer on our proprietary network. This special computer is not connected to the Internet, and controls are in place to limit access to and secure the data maintained therein.

Emails

As part of our normal services we will send you an email that is a receipt of your purchase. Some of our membership products (such as Credit Monitoring) may include alert emails sent weekly and/or monthly. Such emails are part of the membership benefits and persons that become members do not have the option of not receiving such emails.

Third Parties

When you order a credit report or other product or service, we must share some of your personal information with third parties in order to process your transaction. For example, we must share your name, address and social security number with one or more of the major credit reporting agencies in order to obtain your requested credit report, and must share your name, address and credit card account number with our credit card processing partner in order to process your payment. These third parties are not allowed to use personally identifiable information except for the purpose of providing these services.

If you indicated to us when you registered, placed an order or updated your account that you were interested in receiving information about other products and services, your name and email address may be shared with a third party in order to present these offers to you. These entities are only allowed to use shared information for the intended purpose only and will be monitored in accordance with our security and confidentiality policies.

We also may disclose your personal information to third parties in the good faith belief that such action is necessary in order to comply with, or be responsive to, legal process served on us (such as a subpoena), or if we believe such disclosure is necessary to protect and defend the rights, property or safety of TransUnion and its domestic subsidiaries, our users or others. In addition, we may disclose your personal information to consultants, agents and advisors, such as attorneys and accountants, in the good faith belief that such disclosure is within the scope of their professional duties to us and with the understanding that such professionals will abide by our security and confidentiality policies.

Updating Your Personal Information and Email Preferences

You can correct or update at any time the personal information that you provided through the Site by logging in to the Site with your username and password and selecting "Your Account" from the Main Menu. You can also indicate your preference not to receive promotional email from this screen. If you believe that some of the information in your credit report is inaccurate, you must contact the applicable credit reporting agency directly. Information on how to contact the credit reporting agency will be contained in the credit report that you receive if you purchase.

TrueCredit Newsletter

You may sign up for TrueCredit's free monthly newsletter by selecting "You will receive a free monthly newsletter loaded with important credit education as well as valuable product offers provided by our subsidiaries and partners". You may also sign up for the newsletter by entering your email address in the "Free Newsletter" field on your account "Welcome" page after you login to your account. You can opt-out of receiving the email by responding to the newsletter and asking to be unsubscribed, by calling our customer service department and asking to be taken off the list or you may login to your account, click on the "Your Account" link, and de-select the special offers opt-in box..

Notification of Changes to this Privacy Policy

This Privacy Policy may be amended at any time, but we will notify users in advance of any material change, by posting a notice of the change in a prominent position of the Site. If the amendment would permit us to share your personal information with third parties in a manner materially different than described in this Privacy Policy, unless required by law or court order or in order to safeguard the operations of the Site or our customers, you will be given an opportunity to inform us that you do not consent to such sharing of your personal information.

Possible Acquisition

In the event of an acquisition of all or part of TrueCredit by another company, or in the event that TrueCredit were to sell or dispose of all or a part of the TrueCredit business, the acquirer would have access to the information maintained by the TrueCredit business, which could include your personal information, subject to applicable law. The acquirer's privacy policy might be different than TrueCredit's privacy policy, or the acquirer might choose to amend TrueCredit's privacy policy. You will be notified by email if, as a result of such acquisition, TrueCredit's privacy policy is materially changed or if the acquirer's privacy policy is materially different than TrueCredit's privacy policy. In connection with such notice, you will be given an opportunity to inform the acquirer that you do not consent to the use or disclosure by the acquirer of your personal information in accordance with such new or revised privacy policy.

Policy Regarding Children

We define children as individuals under the age of 16. This Site is not intended for the use of children and we do not intend to collect information about children through the Site

Links to Other Web Sites

Some pages on the Site may contain links to other web sites. Please note that when you click on one of these links, you are moving to another Web site. We encourage you to read the privacy statements of these linked sites as their privacy policy may differ from ours.

TrueCredit

The TrueCredit products and services are offered by TrueLink, Inc., a Delaware corporation based in San Luis Obispo, California. TrueLink is a wholly owned subsidiary of Trans Union, LLC.

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