

Credit Bureau of Havre (CBH) values the privacy and confidentiality of information received in the course of conducting our service. We take a serious approach to our responsibility of protecting that information and as such maintain physical, electronic, and procedural safeguards to guard nonpublic personal information and to comply with federal and state laws. In addition, we regularly review our policies and practices, monitor our computer networks, and test the strength of our security.

**HOW PERSONAL INFORMATION IS COLLECTED:**

- We collect and use information necessary to administer our business and to provide our service.
- Information is obtained from clients, their customers, its vendors, business partners, employees, and other third parties.
- From our customer, through email, fax, written correspondence.
- From companies and individuals, through telephone interviews, email, fax, letters.

**INFORMATION WE MAY COLLECT:**

Information collected may include the following:

- name
- address
- e-mail address
- telephone number
- account number
- social security number
- financial information
- copies of documents or other forms as required.

CBH may also legally obtain access to public records, including court filings or tax data.

**HOW WE USE INFORMATION ABOUT YOU**

We use personal information to assist in our efforts to recover outstanding receivables for our customers.

Note: Implicit or Explicit consent is obtained if the information collected is to be used for a purpose not identified in this privacy policy.

Personal information is prohibited from being stored on any form of portable electronic media.

**OUR PRIVACY PRINCIPLES**

- We do not sell personal information.
- We do not use personal information for marketing purposes.
- We do not allow those who are doing business on our behalf to use our consumer information for their own marketing purposes.
- We do not provide personal information to anyone other than the intended party or CBH Business Associates as needed in order to administer service.
- We do not share personal information with any external party or anyone within CBH, unless they are authorized, permitted or required to have such information in order to perform their job responsibilities.

**DISCLOSURE TO THIRD PARTIES:**

CBH does not disclose nonpublic information supplied by customers to anyone, except as permitted by law or authorized by the customer. We are committed to protecting our customer's information, including information covered under the Health Insurance Portability and Accountability Act (HIPAA) and the Gramm Leach Bliley Act (GLBA). Under HIPAA we protect our customers' Protected Health Information (PHI) and under GLBA we protect our customers' Non-Public Personal Information. From time to time CBH may disclose personal information to authorized third parties, such as law firms or payment processing companies, for the sole purpose of collecting a debt or processing a payment. CBH has no direct control over the privacy policies or procedures of third parties, and is not responsible for such policies and procedures.