



## Acknowledgement and Acceptance

You acknowledge that by clicking on the "Find" or "Login" button you understand that certain private information about your account will be displayed. You are responsible for maintaining the information displayed as private and take all responsibility for any disclosure of information to any third party occurring beyond this point, such as allowing a person in your vicinity to view the computer screen. You may call the toll free number on the [Contact Us](#) page if you do not wish to continue to use this website. By accessing this website you acknowledge you have been directed to this website by a written communication from Immediate Credit Recovery, a debt collector attempting to collect a debt, which included an explanation of your validation rights, your account number, total balance due and the name of the current creditor of your account. If you have any questions, please contact our office at the toll free number listed on the [Contact Us](#) page or write us at the address also listed on the [Contact Us](#) page to obtain this information.

## TERMS AND CONDITIONS

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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By providing your email address, your cell phone number, or other telephone number you hereby grant permission for Immediate Credit Recovery, Inc. to contact you using any method available, including but not limited to the use of email, text and/or automated dialer systems. You acknowledge that by providing your email to ICR you understand that certain private information about your

account may be displayed on any device on which you receive email. You are responsible for maintaining the information displayed as private and take all responsibility for any disclosure of information to any third party occurring beyond this point, such as allowing a person in your vicinity to view the contents of the email or access your email account. You may call the toll free number on the Contact Us page at any point if you do not wish to continue to receive emails from ICR.

## **PRIVACY POLICY**

Immediate Credit Recovery, Inc. recognizes the importance of maintaining the privacy and security of your personal information.

- We do not sell or otherwise share non-public information with nonaffiliated third parties (except to our clients) who may wish to use the information for their own benefit or who are not performing a function necessary to support our collection-related services as described below.
- We have policies and security safeguards in place to protect your information.

The following privacy policy applies to all individuals whose non-public personal information may be placed with our company for the purpose of collection-related services.

**Non-public Information** means information about you we receive in the due course of collection-related business. Non-public information does not include information that is available from public sources, such as telephone directories or government records.

**Affiliate** means a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

**Non-affiliated Third Parties** means companies that are not an affiliate of ours.

We only disclose information to affiliated and non-affiliated third parties as permitted or required by the federal Fair Debt Collection Practices Act ("FDCPA"). We may share information we collect with third parties that provide mailing and/or other collection-related services to us. When we share your information with these companies, they are required to limit their use of your information to the particular purpose for which it was shared and they are not allowed to share it with others except to fulfill that limited purpose. In addition, if permitted by FDCPA, we may also share your information with our affiliates and non-affiliated third parties if also permitted by applicable law.

We restrict access to non-public personal information about you to those employees who need to know that information to service your account or manage our business. We maintain physical, electronic, and procedural security measures to protect your information. You may have other privacy protections under state laws. We reserve the right to amend this privacy notice at any time with or without notice.