

PowerDownDebt (PDD) is committed to maintaining your confidence and trust, and accordingly maintains the following privacy policy to protect your personal information.

PDD's Commitment to Security

PDD encrypts billing information wherever requested online. Personal information is accessible only by staff of PDD and its affiliate 3rd Party Bill Pay company with express written permission from our clients. All PDD agents and affiliates with access to personal information are also bound to adhere to this policy as part of their contract with PDD.

Personal Information that PDD May Collect

PDD collects the following types of personal information: names, postal and e-mail addresses, phone and facsimile numbers, billing information and creditor information as voluntarily provided by our clients. We do not glean any information using any web tactics or covert measures. PDD may also collect business information from sole proprietorships, LLC or other corporations that apply for our program, some of which might constitute personal information, as well as personal information from individuals acting solely in their business capacity.

PDD does not collect or maintain information from those actually known to be under the age of 18, and no part of our site is structured to attract anyone under the age of 18. Should an individual under the age of 18 require our assistance, a parent or legal guardian must request our assistance, and be present at any/all meetings whether by phone or in person.

How PDD May Use Personal Information

Unless you consent, PDD will use your personal information for the purpose for which it was submitted such as to reply to inquiries, process billing and payments to your creditors, assist you in enrolling in an Identity Theft program, and business requests related to program participation. We will use such information to provide operational notices, and in program recordkeeping, and to conduct research on industry marketplace practices. Our research may lead to the publication of aggregate demographic data but will not result in the reporting or publication of any personal information provided to us. At certain points where personal information is collected on our site, there may be a box where you may indicate you would like to be on a list to receive information about other PDD programs and services. At any time you can add or remove your name from our mailing list by contacting us at info@powerdowndebt.com.

How Your Information May Be Shared

In order to process enrollment in an Identity Theft program, and with our 3rd-party bill pay company, complaints against PDD, its agents, or affiliates. By completing a complaint form or sending us a request or inquiry, you are allowing us to forward your information to the proper business and also to the proper department at PDD, or its attorneys if necessary. Consumer inquiries may be forwarded by email, and consumers should recognize that this method of transmission may not be secure. PDD never sells or rents personal information.

We will also release personal information under the following circumstances:

- Where release is required by law (for example, a subpoena) or regulation, or is requested by an agency for governmental investigative purposes or governmental proceedings;
- Where our records indicate a company may be engaged in fraudulent activity or other deceptive practices that a governmental agency should be made aware of;
- To appropriate persons, where your communication suggests possible harm to others.

Help Us Keep Your Personal Information Accurate

If your personal information changes or you would like to review the personal information we may have on file, please email us with the new information at info@powerdowndebt.com.

Computer Tracking and Cookies

Our web site is not set up to track, collect or distribute personal information not entered by its visitors. Our site logs do generate certain kinds of non-identifying site usage data, such as the number of hits and visits to our site. This information is used for internal purposes by technical support staff to

provide better services to the public and may also be provided to others, but again, the statistics contain no personal information and cannot be used to gather such information.

A cookie is a small amount of data that is sent to your browser from a Web server and stored on your computer's hard drive. PDD may use non-identifying cookies to provide easier site navigation and access to forms. You can still use PDD site if your browser is set to reject cookies. Our cookies do not generate personal data, do not read personal data from your machine and are never tied to anything that could be used to identify you.

Problems

If you have a complaint about PDD's compliance with this privacy policy, you may contact us at info@powerdowndebt.com.