

# Atlas Credit Company, Inc.

## Privacy Policy

Protecting your private information is our priority. Please read this notice carefully to understand our privacy policy. This Statement of Privacy applies to the website of [www.atlascredit.com](http://www.atlascredit.com) and Atlas Credit Company, Inc. and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Atlas Credit Company, Inc. include [www.atlascredit.com](http://www.atlascredit.com) and Atlas Credit. By using the Atlas Credit website, you consent to the data practices described in this policy.

### **Collection of your Personal Information**

Atlas Credit may collect personally identifiable information; such as (but not limited to) your name, address, date of birth, social security number and/or employment history. Atlas Credit may also collect anonymous demographic information, which is not unique to you, such as your age, gender and Geographic location. We may gather additional personal or non-personal information in the future. We collect this information, for example, when you: open an account, apply for a loan, apply for employment, provide us with your contact information and provide us your income/employment history or information. We also collect your personal information from other sources, such as credit bureaus or other companies.

Information about your computer hardware and software may be automatically collected by Atlas Credit. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Atlas Credit website. Atlas Credit encourages you to review the privacy statements of websites you choose to link to from Atlas Credit so that you can understand how those websites collect, use and share your information. Atlas Credit is not responsible for the privacy statements or other content on websites outside of the Atlas Credit website.

Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes (information about your creditworthiness, affiliates from using your information to market to you, sharing for nonaffiliates to market to you. Certain state laws and individual companies may give you additional rights limit sharing.

### **Use of your Personal Information**

Atlas Credit collects and uses your personal information to operate its website/business, deliver the services you have requested, process your transactions, maintain your account, respond to court orders and legal investigations and/or report to credit bureaus. When you are no longer our customer, we continue to share your information as described in this notice.

Atlas Credit may also use your personally identifiable information to inform you of other products or services available from Atlas Credit. Atlas Credit may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Atlas Credit does not sell, rent or lease its customer lists to third parties. Atlas Credit may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide/exchange these services to/with Atlas Credit, and they are required to maintain the confidentiality of your information.

Atlas Credit will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Atlas Credit or the site; (b) protect and defend the rights or property of Atlas Credit; and, (c) act under exigent circumstances to protect the personal safety of users of Atlas Credit, or the public.

### **Use of Cookies**

The Atlas Credit website may use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Atlas Credit pages, or register with Atlas Credit site or services, a cookie helps Atlas Credit to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Atlas Credit website, the information you previously provided can be retrieved, so you can easily use the Atlas Credit features that you customized.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Atlas Credit services or websites you visit.

### **Security of your Personal Information**

To secure your personal information from unauthorized access, use or disclosure, Atlas Credit uses Comodo CA Ltd. When personal information is transmitted, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

### **Children Under Thirteen**

Atlas Credit does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you should not be utilizing our site since you are not of legal age to enter into a promissory note or become an employee of Atlas Credit in any capacity.

### **Opt-Out & Unsubscribe**

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from Atlas Credit by contacting us here:

- Fax: 903-595-6596

- Phone: 903-593-6195

If you receive solicitation correspondence via email or postal mail, please review any applicable disclosures listed at the bottom of such solicitation as it may have different procedures for opting out of future solicitation correspondence.

### **Changes to this Statement**

Atlas Credit will occasionally update this Statement of Privacy to reflect company and customer feedback. Atlas Credit encourages you to periodically review this Statement to be informed of how Atlas Credit is protecting your information.

### **Contact Information**

Atlas Credit welcomes your questions or comments regarding this Statement of Privacy. If you believe that Atlas Credit has not adhered to this Statement or wish to file a complaint against one of our branch locations or employees, please contact Atlas Credit's corporate headquarters at:

Atlas Credit Company, Inc.

2210 W Grande Blvd.

Tyler, TX 75703

Telephone number: 903-593-6195

Fax number: 903-595-6596

If you are a consumer in the State of Texas, Atlas Credit is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Atlas Credit should contact the Office of Consumer Credit Commissioner through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Blvd., Austin, Texas 78705-4207

Telephone: 800-538-1579

Fax: 512-936-7610

Email: [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us)

Website: [www.occc.state.tx.us](http://www.occc.state.tx.us)