

This Privacy Notice sets forth the information gathering, use, and dissemination practices of Creditors Collection Service ("CCS") in connection with the World Wide Web site located at www.ccsroanoke.com (its "website"). This Privacy Notice addresses CCS's practices regarding information collected only directly through or from its website - it does not address or govern any information gathering, use, or dissemination practices related to information collected other than directly through or from its website, including, without limitation, from or via telephone, facsimile, postal mail, personal delivery, or other or additional offline means or media.

CCS collects, uses, and stores information on the domain you use to access its website, the Internet address of the site from which you linked directly to its website, and the date and time of your visit to its website. This information may be used to measure the number of visitors to the various pages on the CCS website, to help make improvements to the information contained on the site, and to better serve site visitors through special marketing and service programs, among others. CCS also collects, uses, and stores the e-mail addresses of users that communicate with CCS via e-mail, information knowingly provided by website users, and information regarding which website pages users access.

Personal information contained in e-mail sent by individuals may be used by CCS to answer questions, follow-up on suggestions or complaints, process requests or transactions, or improve the level of service CCS provides.

CCS may share personally identifiable information obtained on its website with any company or marketing group internal to CCS or its affiliates. Except as provided below, **CCS does not share any personally identifiable information obtained on its website with or sell information obtained on this website to any company or marketing group external to CCS and its affiliates.** CCS may, however, share aggregate information with other persons or entities for purposes determined by CCS to be appropriate.

CCS may disclose identifiable information (i) to another entity with which CCS enters or reasonably may enter into a corporate transaction, such as, for example, a merger, consolidation, acquisition, or asset purchase, (ii) to a third party pursuant to a subpoena, court order, or other form of legal process or in response to a request by or on behalf of any local, state, federal, or other government agency, department, or body, whether or not pursuant to a subpoena, court order, or other form of legal process, or (iii) to a third party if determined by CCS in its sole judgment that such disclosure is appropriate to protect the life, health, or property of CCS or any other person or entity. (The foregoing is not intended to obviate or displace any legal obligations or duties applicable to CCS.)

Except as necessary for CCS to provide the services, information, or products requested by a website user, or except for the disclosures identified in the preceding paragraph, the user may opt out of having his or her personally identifiable information, which has been voluntarily provided to CCS through or from its website, prospectively retained by CCS, used by CCS for secondary purposes, or disclosed by CCS to third parties, by contacting CCS via postal mail at the address set out below or at the following e-mail address: collect@ccsroanoke.com

While CCS may undertake efforts to see that another party to which CCS shares personal information is under a contractual obligation to use the personal information solely for the purposes for which the information was disclosed by CCS, CCS exercises no control over such parties and CCS is not responsible for their conduct, actions, omissions, or information handling or dissemination practices.

E-mail posted or sent through this website may not be secure against interception by unauthorized individuals. To protect against interception by unauthorized individuals, we will not respond to e-mail requests concerning accounts placed for collection. Therefore, if you are communicating with CCS regarding a debt that has been placed for collection with Creditors Collection Service all correspondence regarding that account should be sent by U.S. Postal Service. Be sure to include your name, your mailing address, the CCS account number, creditor name, and creditor account number so that we may process your inquiry and respond promptly. Without complete information, we will be unable to respond to your request. The address for mailing inquiries is:

Creditors Collection Service

PO Box 21504
Roanoke, VA 24018

CCS has implemented physical, electronic, and procedural security safeguards to protect against the unauthorized release of or access to personal information. Additionally to further safeguard this information, our employees are asked to agree to CCS's Standards of Conduct and Work Rules as well as Confidentiality Agreements, and are subject to disciplinary action up to and including termination of employment if they fail to follow signed agreements.

Creditors Collection Service, Inc. is a collection agency and this communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.