

Privacy Policy

Financial Step Up, LLC

Effective Date: November 16, 2024

Financial Step Up, LLC is committed to protecting your privacy. This Privacy Policy explains how we collect, use, and safeguard your personal information when you use our services.

1. Information We Collect

We may collect the following types of information:

- **Personal Information:** Name, email address, phone number, mailing address, and date of birth
- **Financial Information:** Credit reports, credit scores, income information, and debt details
- **Usage Information:** Information about how you interact with our website and services

2. How We Use Your Information

We use your information for the following purposes:

- To provide credit improvement, budgeting, and financial coaching services
- To communicate with you about your account and our services
- To analyze and improve our services
- To comply with legal obligations and regulatory requirements
- To protect against fraud and unauthorized transactions

3. Information Sharing and Disclosure

We do not sell, rent, or share your personal information with third parties for their marketing purposes.

4. Data Security

We implement industry-standard security measures to protect your personal information, including:

- Encryption of sensitive data during transmission
- Secure servers and databases
- Restricted access to personal information on a need-to-know basis

- Regular security audits and updates

However, no method of transmission over the Internet or electronic storage is 100% secure.

5. Your Rights and Choices

You have the right to:

- Access and review your personal information
- Request corrections to inaccurate information
- Request deletion of your information (subject to legal retention requirements)
- Opt-out of marketing communications

6. Data Retention

We retain your personal information for as long as necessary to provide our services and comply with legal obligations.

7. Children Privacy

Our services are not directed to individuals under the age of 18.

8. Cookies and Tracking Technologies

Our website may use cookies and similar tracking technologies to enhance your experience.

9. Changes to This Privacy Policy

We may update this Privacy Policy from time to time.

10. Contact Us

If you have any questions about this Privacy Policy, please contact us:

Financial Step Up, LLC

Email: lccheek@financial-stepup.com

Your privacy is important to us. We will never sell or share your data with third parties for marketing purposes.