

# 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: [icheek@financial-stepup.com](mailto:icheek@financial-stepup.com)**

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