

Privacy Policy

First Credit Services, Inc. ("FCS") offers this privacy policy (the "Policy") to demonstrate our strong commitment to protecting your privacy online. This Policy discloses our practices for our Website's information gathering and dissemination.

Your IP Address

Pursuant to our Policy, we use your IP address to help diagnose problems with our server and to administer our Website. Your IP address is also used to gather broad demographic information and other information such as browser type, platform, and connection speed. This information does not, by itself, identify a specific individual.

Customer Information

We do not collect any personal identifiable information unless you voluntarily provide it to us. Our online inquiry forms are found under the "Contact Us" and "Consumer Services" sections. These forms may solicit visitors to voluntarily provide contact information such as name, email address, phone number, and business name. It is completely optional for you to complete and submit these forms. Pursuant to our Policy, we use this contact data to facilitate communications with visitors. Customers may receive a follow-up email after submitting our online inquiry form, and may be further contacted only by the means specified by the customer in that form. Users may request email or telephone contact. All collected data is for internal use only and is never shared with third parties. We do not sell, trade, or rent your information to others.

Links

Our Website contains links to other sites, including a secure third party payment processor. If you make a payment through our third party payment processor, it does not share your specific credit card information with FCS. It only confirms with FCS that payment has been made and the amount of said payment. These other sites have their own privacy policies, data collection, and disclosure practices. Please consult each site's privacy policy. While we encourage our service partners to adopt and post robust privacy policies, FCS is not responsible for the privacy practices or the content of such sites.

Security

This site has instituted security measures to protect against the loss, misuse and alteration of the information under our control. Our security measures are consistent with current industry standards. Specifically, (i) our network and database are highly secure; (ii) only

authorized employees have access to contact data; (iii) all employees are educated on our privacy policies; (iv) all employees agree to adhere to our privacy policies as a condition of employment; (v) our network and database are password protected and are behind both a firewall and proxy server to ensure security; (vi) our web security is under ongoing scrutiny and review to ensure that it meets the highest standards; (vii) collected information is never shared with third parties; and (viii) we encrypt your personal information and thereby prevent unauthorized parties from viewing such information when it is transmitted to us.

Children's Guidelines

You must be at least 18 years old to have our permission to use this site. Our policy is that we do not knowingly collect, use or disclose personal information about visitors that are under 18 years of age.

Cookies

FCS uses cookies exclusively for session maintenance when a user completes the online inquiry forms. You also have choices with respect to cookies. By modifying your browser preferences, you have the choice to accept all cookies, to be notified when a cookie is set, or to reject all cookies. If you choose to reject all cookies some parts of our site may not work properly in your case.

Disclaimer

Occasionally we may be required by law enforcement or judicial authorities to provide personal information to the appropriate governmental authorities. We will disclose personal information upon receipt of a court order, subpoena, or to cooperate with an official law enforcement investigation.

Notification of Changes

We reserve the right to change this Privacy Policy at any time. Such changes, modifications, additions or deletions shall be effective immediately upon posting the revised Policy on this page. FCS will not retroactively apply privacy policy changes in regards to personal information. If FCS changes its privacy policy in regards to sharing personal information, it must obtain consent from the customers who have previously provided that information.

Contacting the Website

If you have any questions about this privacy statement, the practices of this site, or your dealings with this site, you can contact us as follows:

First Credit Services, Inc.
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Piscataway, NJ 08854

Compliance@fcsbpo.com