

Privacy Policy

1. Introduction

At **Tradeline Vault**, we are committed to protecting your privacy. This Privacy Policy outlines how we collect, use, store, and safeguard your personal information when you engage with our services. By accessing or using our services, you acknowledge and agree to the practices described in this policy regarding the handling of your personal data.

2. Information We Collect

To facilitate the processing of tradeline orders, we collect the following personal information from our customers:

- Full Name
- Date of Birth (DOB)
- Social Security Number (SSN)
- Full Residential Address
- Phone Number
- Email Address

Please note, we do not collect or store credit card information directly. All payments are processed through secure third-party platforms, including Bitcoin, CashApp, and Zelle.

3. How We Use Your Information

We use the personal data you provide for the following purposes:

- To process and fulfill your tradeline order
- To verify the accuracy and completeness of the submitted information
- To investigate and resolve issues related to tradeline posting (e.g., no-post investigations)
- To comply with applicable legal and regulatory obligations

4. Data Retention Policy & Consumer Rights

Customers are responsible for confirming the accuracy of their information at the time of submission. Once submitted, data cannot be modified. However, in accordance with Florida law, the Fair Credit Reporting Act (FCRA), and the California Consumer Privacy Act (CCPA), customers may request access to, correction of, or deletion of their personal information when legally applicable.

If a request meets the legal criteria, we will process it upon successful identity verification and in compliance with relevant regulations. Requests may be submitted via email.

Please note: While we will update our records when legally required, any orders that have already been submitted to the bank cannot be changed or amended, as they are considered fulfilled.

5. Data Security & Protection

We take the protection of customer data seriously and implement strict security protocols to ensure all personal information is handled safely and responsibly. Access to customer data is **restricted to**

authorized personnel only, and all systems require secure, login-based authentication. Our data security measures include:

- Role-based access controls (RBAC) to limit access to customer data
- Secure software requiring username and password authentication
- Restricted access limited to authorized personnel, including vetted remote employees

6. Credit Report Access & Consent

Tradeline Vault does not access customer credit reports as part of the standard ordering process. However, in the event of a No-Post investigation, we **will** require temporary access to the customer's credit report to conduct a thorough review. By placing an order (i.e., completing payment and providing explicit consent to our terms prior to purchase), you acknowledge and agree to this access if it becomes necessary during the resolution process.

7. Third-Party Data Sharing

We do not partner with credit bureaus, unrelated financial institutions, or third parties that access or process customer data. The only exception is the specific financial institution associated with the tradeline the customer has purchased. Customer information is submitted solely for the purpose of fulfilling that order and is never shared, sold, or distributed beyond what is required to complete the transaction.

8. Marketing & Analytics

We use Google Analytics and Wix Analytics to monitor website traffic and improve our online presence. The data collected through these tools is aggregated and anonymous, and is entirely separate from the personal information submitted by customers for order processing.

Customer information provided during the order process is **never used for marketing purposes** and is **not shared** with analytics platforms. Therefore, no action is needed to opt out, as customer data is not included in our marketing analytics.

9. Data Breach Notification & Response

In the event of a data breach affecting personal information, we will take the following steps in compliance with the Florida Information Protection Act (FIPA):

- Assess the nature and scope of the breach.
- Notify affected individuals within **30 days** of discovering the breach.
- Report the breach to relevant regulatory authorities if legally required.
- Implement corrective measures to prevent future incidents.

10. Changes to This Privacy Policy

We may revise this Privacy Policy periodically to reflect changes in our practices, services, or legal requirements. All updates will be posted on our website. We do not issue direct notifications of these changes, so it is the customer's responsibility to review the policy regularly to stay informed.

11. Contact Us

If you have any questions or concerns regarding this Privacy Policy, please feel free to contact us through one of the following methods:

- **Email:** tradelinevault@gmail.com

- **Website:** www.tradelinevault.com

We're here to help and happy to assist with any inquiries you may have.

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