Privacy Policy Last Updated: 02/18/2025



- 1. Introduction Welcome to Tradeline Vault. Your privacy is important to us. This Privacy Policy explains how we collect, use, store, and protect your personal data when you use our services. By using our services, you consent to the collection and processing of your personal information as outlined in this policy.
- **2. Information We Collect** We collect the following personal information from customers for the purpose of processing tradeline orders:
 - Full Name
 - Date of Birth (DOB)
 - Social Security Number (SSN)
 - Residential Address
 - Phone Number
 - Email Address

We do not collect credit card information directly. Payments are processed via Bitcoin, CashApp, and Zelle (for payments over \$500).

- 3. How We Use Your Information We use your personal data to:
 - Process your tradeline order
 - Verify the accuracy of the information you provide
 - Investigate issues related to tradeline posting (e.g., No-Post investigations)
 - Comply with legal and regulatory requirements
- **4. Data Retention Policy & Consumer Rights** Customers confirm the accuracy of their information at the time of submission and cannot modify their data once submitted. However, under Florida law, FCRA, and CCPA, customers may request data access, correction, or deletion if legally required. If a request meets legal requirements, we will process it following identity verification and applicable regulations. Customers can submit requests via email.

While we will update our records if legally necessary, any orders that have already been submitted to the bank cannot be changed or amended as the order has since been filled.

- **5.Data Security & Protection** We protect customer data through secure login-based access, ensuring that **only authorized personnel** can view and process orders. Our 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

We do not store personal data on cloud-based services such as AWS or Google Cloud.

- **6. Credit Report Access & Consent We** do **not** access customer credit reports upfront. However, in the event of a **No-Post investigation**, we will require temporary access to a customer's credit report. By placing an order and completing payment, you explicitly **consent** to this access when necessary.
- 7. Third-Party Data Sharing We do not partner with credit bureaus, financial institutions, or third parties that access customer data. The customer data referenced here consists strictly of the personal information provided by the customer for the purpose of processing their order.
- 8. Marketing & Analytics We use Google Analytics and Wix Analytics for marketing purposes. The data collected for marketing purposes is separate from the customer data referenced in Section 7 and does not include personally identifiable information submitted for order processing. Customers may opt out of marketing-related tracking by adjusting their browser settings or submitting an opt-out request.
- 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 update this Privacy Policy from time to time. Customers are responsible for reviewing updates on our website as we do **not** send direct notifications of changes.
- 11. Contact Us If you have any questions regarding this Privacy Policy, you may contact us at:

• Email: [tradelineVault@gmailcom]

• Website: [www.tradelinevault.com]