



## U.S. Consumer Privacy Notice

### FACTS

#### WHAT DOES MADISON MONROE & ASSOCIATES DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial services companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number and employment information
- account balances, transaction history and credit information
- assets and liabilities
- other personal credit-related information

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Madison Monroes & Associates chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Madison Monroes & Associates share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s) with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No

Reasons we can share your personal information	Does Madison Monroes & Associates share?	Can you limit this sharing?
<b>For our marketing purposes</b> — with service providers we use to offer our products and services to you (please see below to limit the ways we contact you)	Yes	No
<b>For joint marketing with other financial assistance companies</b>	Yes	No
<b>For our affiliates' associates, and everyday business purposes</b> — Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — Information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b> — for all credit card accounts	Yes	Yes
<b>For nonaffiliates to market to you</b> — for accounts and services endorsed by another organization (e.g., debit card co-branded with a soccer team) “Sponsored Accounts”, rebuilding credit,	Yes	Yes
<b>For nonaffiliates to market to you</b> — for accounts other than credit card accounts and Sponsored Accounts, such as insurance, deposit and lending	No	We don't share

### To limit our sharing

- Call (877) 346-2797 - our menu will prompt you through your choices
- Visit us online: [madisonandmonroe.com/](http://madisonandmonroe.com/)
- Talk to a client services associate
- Talk to your assigned account representative (e.g., financial aid advisor, professional arbitrator, customer service consultant)

**Please note:**

If you are a **new** customer, we can begin sharing your information 45 days from the date we sent this notice. When you are **no longer** our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## To limit direct marketing contact

- Call (877) 346-2797 - our menu will prompt you through your choices
- Visit us online: [madisonandmonroe.com](http://madisonandmonroe.com)
- Talk to a client services associate
- Talk to your assigned account representative (e.g., financial aid advisor, professional arbitrator, customer service consultant)

**Please note:**

Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.

## Questions?

Call (877) 346-2797 or go to [madisonandmonroe.com](http://madisonandmonroe.com)

## Who we are

### Who is providing this notice?

Madison Monroes & Associates, Inc.  
1111 Park Centre Blvd.  
Suite 206,  
Miami Gardens, FL 33169;  
Phone number: (877) 346-2797;  
email: Click on "Contact Us".

## What we do

### How does Madison Monroes & Associates protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information visit [madisonandmonroe.com](http://madisonandmonroe.com) Every Madison Monroe & Associates webpage displays the HTTPS prefix and padlock icon that most people look for before sharing personal details online. Our website's SSLs use SHA-2 and 2048-bit encryption to stop hackers in their tracks. That's the strongest encryption on the market today. It's virtually uncrackable. It

	<p>automatically creates an encrypted connection with the visitor's browser to show them they're safe to share personal details.</p>
<p><b>How does Madison Monroes &amp; Associates collect my personal information?</b></p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or perform transactions</li> <li>• apply for debt settlement help</li> <li>• seek advice about your debt situation</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> <li>• affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• nonaffiliates to market to you</li> </ul> <p>State laws and individual Madison Monroes &amp; Associates associated companies may give you more rights to limit sharing. See <i>Other important information</i> section for your rights under state law.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to you alone unless you tell us otherwise. However, your choice to limit sharing with nonaffiliates to market to you for credit card accounts or Sponsored Accounts will apply to all joint account holders. If you have more than one credit card account or Sponsored Account and you choose to opt out, you will need to do so for each account.</p>

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

	<p>Our affiliates include companies that utilize the names Madison Monroes &amp; Associates.</p>
<p><b>Nonaffiliates or Associates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates or Associates we share with can include financial services companies such as insurance agencies or mortgage brokers, financial companies, including lenders, nonfinancial companies such as federal loan servicers, membership groups, or attorneys, credit rebuilding companies or other companies such as nonprofit groups.</p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include financial service companies.</p>
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## Other important information

**Do Not Call Policy.** This notice is the Madison Monroes & Associates Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Madison Monroes & Associates employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Madison Monroes & Associates will be placed on the Madison Monroes & Associates Do Not Call list and will not be called in any future campaigns, including those of Madison Monroe & Associates affiliates. If you communicate with us by telephone, we may monitor or record the call.

**For Nevada residents only.** We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit direct marketing contact* section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: BCPINFO@ag.state.nv.us. Madison Monroes & Associates, 1111 Park Centre Blvd. Suite 206, Miami Gardens, FL 33169; Phone number: (877) 346-2797; email: Click on “Contact Us” at help@madisonandmonroe.com.

**Vermont:** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** Under California law, we will not share information we collect about you with companies outside of Madison Monroes & Associates, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

## Madison Monroes & Associates U.S. legal entities

Madison Monroes & Associates U.S. legal entities that utilize the names: Madison Monroes & Associates, Inc.

## Your Consent

By using this Website you consent to the collection and use of your personal information as described in this Privacy Policy. If we change our privacy policies and procedures, we will post those changes on our Website to keep you aware of what information we collect, how we use it and under what circumstances we may disclose it.

Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service requested.

## Debt Settlement Has Risks

Although a debt settlement company may be able to settle one or more of your debts, consider the risks associated with these programs before you sign up:

1. These programs require that you deposit money in a special savings account on a monthly basis for multiple months before your debts will be settled. Many people have trouble making these payments long enough to get their debts settled, as a result they end up dropping out the program. Before you sign up for a debt settlement program, review your budget carefully to make sure you are financially capable of setting aside the required monthly amounts for the full length of the program which can range from 12-36 months.

2. Your creditors have no obligation to agree to negotiate a settlement of the amount you owe. So there is a chance that your debt settlement company will not be able to lower the amount you owe on some of your debts - even if you set aside the monthly amounts the program requires.

3. Because debt settlement programs often ask - or encourage - you to stop sending payments directly to your creditors, they may have a temporary negative impact on your credit report and other consequences. For example, your debts may continue to accrue late fees and penalties. You also may get calls from your creditors or debt collectors requesting repayment.

4. The information you obtain at this site is not, nor is it intended to be, legal advice. You should consult an attorney for advice regarding your individual situation. We invite you to contact us and welcome your calls, letters and electronic mail. Contacting us does not create an attorney-client relationship. Please do not send any confidential information to us until such time as an attorney-client relationship has been established.

User-supplied information: If you fill out the "contact" form on this website, we will ask you to provide some personal information (such as e-mail address, name, phone number and state). We only require that you provide an e-mail address on the contact form. Further, if chat is available through this site, you may be asked to provide information if you participate in an online chat. Please do not submit any confidential, proprietary or sensitive personally identifiable information (e.g. Social Security Number; date of birth; drivers license number; or credit card, bank account or other financial information) (collectively, "Sensitive Information"). If you submit any Sensitive Information, you do so at your own risk and we will not be liable to you or responsible for consequences of your submission.

Information that you provide to us through the contact form or an online chat will be used so that we may respond to your inquiry. We may also use information you provide to us to communicate with you in the future. If you do not wish to receive such communications, you may opt out (unsubscribe) as described below.

Web server logs: When you visit our website, we may track information about your visit and store that information in web server logs, which are records of the activities on our sites. The servers automatically capture and save the information electronically.

Examples of the information we may collect include:

your unique Internet protocol address;

the name of your unique Internet service provider;

the town/city, county/state and country from which you access our website;  
the kind of browser or computer you use;  
the number of links you click within the site;  
the date and time of your visit;  
the web page from which you arrived to our site;  
the pages you viewed on the site; and  
certain searches/queries that you conducted via our website(s).

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The information we collect in web server logs helps us administer the site, analyze its usage, protect the website and its content from inappropriate use and improve the user's experience.

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**Cookies:** In order to offer and provide a customized and personal service, our websites and applications may use cookies and similar technologies to store and help track information about you. Cookies are simply small pieces of data that are sent to your browser from a Web server and stored on your computer's hard drive. We use cookies to help remind us who you are and to help you navigate our sites during your visits. Cookies also can tell us where visitors go on a website and allow us to save preferences for you so you won't have to re-enter them each time you visit. The use of cookies is relatively standard. Most Internet browsers are initially set up to accept cookies, but you can use your browser to either notify you when you receive a cookie or to disable cookies.

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If you wish to disable cookies from this site, you can do so using your browser. You should understand that some features of many sites may not function properly if you don't accept cookies. For more information about using browsers to manage cookies, please see [All About Cookies](#). You can also refuse to accept Flash cookies from this website using Adobe's Flash management tools. You can opt out of Google's use of cookies by visiting [Google's Ad Settings](#).

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By visiting this website, you consent to the use of cookies and similar technologies in accordance with this Privacy Statement.

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**Third-party Services:** We may use services hosted by third parties, including Adobe Site Catalyst, to assist in providing our services and to help us understand the use of our site by our visitors. These services may collect information sent by your browser as part of a web page request, including your IP address or cookies. If these third-party services collect information, they do so anonymously and in the aggregate to provide information helpful to us such as website trends, without identifying individual visitors.

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In addition, we may use services provided by third parties to display relevant content, products, services and advertising to you. These third parties may use cookies, web beacons and similar technologies to collect or receive information from this website and elsewhere on the internet. They may then use that information to provide measurement services so we can understand your interests and retarget advertisements based on your previous visits to this website. Please keep in mind that we do not share your personal information with any third-party advertiser, ad server or ad network.

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You may be able to opt-out of the collection and use of information for ad targeting by some third parties by visiting [www.aboutads.info/choices](http://www.aboutads.info/choices). You can opt out of Google's use of cookies by visiting [Google's Ad Settings](#). You can visit this page to opt out of AdRoll's and their partners' targeted advertising. Please see 'Cookies' in the section above for more information on how you can control the use of cookies on your computer.

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California Do Not Track: Our web services do not alter, change, or respond upon receiving Do Not Track (DNT) requests or signals in browsers. As described in more detail above, we track user activity using web server logs, cookies and similar technologies. Information collected in web server logs helps us analyze website usage and improve the user's experience. Cookies allow us to offer you a customized experience and present relevant advertising to you.

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For more information on the laws and regulations governing your personal information please visit the Federal Trade Commission's website at <https://www.ftc.gov/about-ftc>.

You can get your phone number on the **National Do Not Call Registry** here: <https://www.donotcall.gov/>

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Our website includes several features designed to improve accessibility for users with disabilities. Some of these features are described below.

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Images on the site contain 'alt tags,' which aid users who listen to the content of the site by using a screen reader, rather than reading the site. Likewise, a 'skip to' link provides these users with a method for bypassing the header and going directly to the main content each time a page is accessed. In addition to the features that make the graphics version of the site more accessible, a text-only version provides added convenience for users.

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Users can get information regarding the accessibility of Adobe Portable Document Format (PDF) files from the Adobe Systems Inc. website's Adobe Reader Accessibility page.

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## **Section 508**

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Madison Monroe & Associates, Inc. is committed to making the information it delivers through its Internet site accessible for all members of the public, including individuals with disabilities. In the spirit of this commitment, we strive to provide electronic and information technology that meets or exceeds the compliance requirements of Section 508 of the Rehabilitation Act of 1973, as amended.

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Rev. 01/2016

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