

Exchange Service Center – Online Privacy Policy

Welcome to the Exchange Service Center web site. The Exchange Service Center provides consumer services on behalf of the National Consumer Telecommunications Utility Exchange (NCTUE). The Exchange Service Center is operated by Equifax.

At this web site, you can add, temporarily lift, or permanently remove a security freeze from your Exchange Data Report. Please carefully read this privacy policy to understand how we will treat the information you provide while visiting the web site. This policy may change from time to time. Please check the policy each time you use our Web site for the most current information

We take reasonable steps to give you, as a visitor to this web site, clear notice of:

- when we are requesting information from you;
- the types of information we request from you;
- the general purposes for which that information will be used or disclosed;
- the categories of users to whom we provide the information; and

We take reasonable steps to:

- Maintain accurate records and provide you access to your Exchange Data Report and a way to update and correct such information;
- Use safe and secure systems, including physical, administrative, and technical security procedures to safeguard the information about you.

COLLECTION AND USE OF INFORMATION

Information You Provide

When you provide information through this web site to request a security freeze, a temporary lift, or a permanent removal of a security freeze on your Exchange Data Report online, the information we collect from you is only used to handle those requests. You may provide to us certain personally identifiable consumer information, such as first and last name; home address, billing address, or other physical address; a Social Security number; or certain other information, such as date of birth, and credit card account information if payment is required (collectively, "Personally Identifiable Consumer Information"). In general, we will use the information collected from you for the purpose of fulfilling your security freeze request. We will not release your Personally Identifiable Consumer Information to third parties except: (1) as necessary for us to process your security freeze request or (2) as permitted by law. These third parties are not allowed to use Personally Identifiable Consumer Information except for the purpose of providing these services.

Information From Others

We may also collect information about your transactions with us, our affiliates, or others, such as NCTUE, in connection with fulfilling your security freeze requests.

How We Use The Information We Collect

We use the information we collect about you to handle the security freeze requests you make to us. If you request a security freeze, a temporary lift, or a permanent removal of a security freeze on your Exchange Data Report online, the information we collect from you is only used to handle those requests and possibly update your Exchange Data Report.

To Whom We May Disclose The Information We Collect

When you request a security freeze, a temporary lift, or a permanent removal of a security freeze on your Exchange Data Report online, we may disclose any of the information we collect from or about you, as described above, to affiliated companies, as well as non-affiliated third parties (companies that are not

owned or controlled by us). The information provided to affiliates and non-affiliated third parties is disclosed only as required to process and fulfill these requests for you.

We take reasonable precautions to be sure that nonaffiliated third parties and affiliates, to whom we may disclose Personally Identifiable Consumer Information, as described above, are aware of our privacy policy and fair information principles and will treat the information in a similarly responsible manner. Our contracts and written agreement with nonaffiliated third parties that receive information from us about you prevent further transfer of the information.

We may also disclose any information collected from you or about you through this web site as required by law or legal process.

ACCESS TO YOUR INFORMATION

You may order a disclosure copy of your Exchange Data Report by mailing your request to Exchange Service Center, PO Box 105161, Atlanta, GA 30348 or by calling 866-343-2821. If you believe that there is an error on your Exchange Data Report, you may file a dispute by writing to Exchange Service Center, PO Box 105398, Atlanta, GA 30348.

SECURITY AND CONFIDENTIALITY

The Exchange Service Center recognizes the importance of secure online transactions, and we maintain reasonable physical, administrative, and technical safeguards to protect your Personally Identifiable Consumer Information and the other information we collect about you, as described above.

We safeguard the privacy of information you provide us through online forms. For online requests, we use programs that encrypt the information you provide on the form before transmission to the Exchange Service Center. Information you provide to us online, including Personally Identifiable Consumer Information is transmitted to us through a secured socket layer (SSL) transmission. The information is decrypted only upon receipt by The Exchange Service Center.

Except as stated in the "To Whom We May Disclose The Information We Collect" section above, we restrict access to Personally Identifiable Consumer Information that is collected about you to only those who have a need to know that information in connection with the purposes for which it is collected and used. This web site does not use or collect cookies.

Additionally, we have security protocols and measures in place to reasonably protect the Personally Identifiable Consumer Information and other information we maintain about you from unauthorized access or alteration. These measures include internal and external firewalls, physical security and technological security measures, and encryption of certain data.

CHILDREN'S PRIVACY

This web site where we may collect Personally Identifiable Consumer Information in conjunction with a transaction involving a request for initial placement, a temporary lift, or a permanent removal of a security freeze on your Exchange Data Report online, is intended for use only by adults. We comply with the Children's Online Privacy Protection Act and do not knowingly solicit or collect information from children.

APPLICABILITY OF PRIVACY POLICY TO INDIVIDUAL USE ONLY

This online privacy policy applies to individuals using this web site to request the services provided through this web site for personal, family or household purposes.

KEEPING UP-TO-DATE ON OUR PRIVACY POLICY CHANGES

We want you to be informed about how we protect your privacy. We may change our privacy policy in the future, but we will not change our practices until they have been posted at this web site. If changes occur, we will also show the date of revision. By using our web site to which this privacy policy applies you agree that we may notify you of changes in our privacy policy through this web site.

HOW TO CONTACT US WITH QUESTIONS OR COMMENTS

If you have questions or comments about Exchange Service Center's online privacy policy and fair information practices, please e-mail us at nctue@equifax.com or write to Exchange Service Center, P.O. Box 105832, Atlanta, GA 30348. If you have specific questions about your Exchange Data Report you may e-mail us at nctue@equifax.com.

Effective Date: February 17, 2011