

Northern Credit Services

Privacy Policy

This Privacy Policy discloses the privacy practices for Northern Credit Services' ("NCS") website and various related services (together referred to as the "site"). NCS, the provider of the site (referred to as "us" or "we"), is committed to protecting your privacy online. Please read the information below to learn the following regarding your use of this site:

1. What information do we collect from you?
2. Where do we collect information from you and how do we use it?
3. With whom do we share your information?
4. How can you update, correct or delete your Personally Identifiable Information?
5. What are your choices regarding collection, use and distribution of your information?
6. What security precautions are in place to protect against the loss, misuse or alteration of your information?
7. What should you know about privacy policies and data collection with regard to third party sites accessible from our site?

You acknowledge that this Privacy Policy is part of our Site Terms of Use, and by accessing or using our site, you agree to be bound by all of its terms and conditions. If you do not agree to these terms, please do not access or use this site.

We reserve the right to change this Privacy Policy at any time. Your continued use of the site after such modifications will constitute your: (a) acknowledgment of any modified Privacy Policy; and (b) agreement to abide and be bound by the modified Privacy Policy.

1. What information do we collect from you?

In order to better provide you with our numerous services, we may collect two types of information about our users: Personally Identifiable Information and Non-Personally Identifiable Information. Our primary goal in collecting information from you is to provide you with a smooth, efficient, and customized experience while using our site.

Personally Identifiable Information: This refers to information that lets us know the specifics of who you are. When you engage in certain activities on this site, such as

submitting content through email, we may ask you to provide certain information about yourself. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, we may ask that you provide us personal information, such as your first and last name, mailing address (including zip code), e-mail address, employer, job title and department, telephone and facsimile numbers, and other personal identifying information.

Non-Personally Identifiable Information: This refers to information that does not by itself identify a specific individual. We may gather certain information about you based upon where you visit on our site in several ways. This information is compiled and analyzed on both a personal and an aggregated basis. This information may include the Web site's Uniform Resource Locator ("URL") that you just came from, which URL you go to next, what browser you are using, and your Internet Protocol ("IP") address. An URL is the global address of documents and other resources on the World Wide Web. An IP address is an identifier for a computer or device on a Transmission Control Protocol/Internet Protocol ("TCP/IP") network, such as the World Wide Web. Networks like the Web use the TCP/IP protocol to route information based on the IP address of the destination. In other words, an IP address is a number that is automatically assigned to your computer whenever you are surfing the web, allowing web servers to locate and identify your computer. Computers require IP addresses so users can communicate on the Internet.

2. Where do we collect information from you and how do we use it?

We do not collect any Personally Identifiable Information about you unless you voluntarily provide it to us. You provide certain Personally Identifiable Information to us when you send e-mail messages, submit forms or transmit other information by telephone or letter. We may also collect information from you at other points on our site that state that such information is being collected.

In addition, we (or our third party ad server and/or content server) may collect, certain Non-Personally Identifiable Information. This information is ultimately stored in the form of store categories, and, in some cases, specific URLs. We use your IP address to diagnose problems with our servers, software, to administer our site and to gather demographic information. We will also use Personally Identifiable Information to enhance the operation of our site, improve our marketing and promotional efforts,

statistically analyze site use, improve our service offerings, and customize our site's content, layout, and services. We may use Personally Identifiable Information to deliver information to you and to contact you regarding administrative notices. We may also use Personally Identifiable Information to resolve disputes, troubleshoot problems and enforce our agreements with you, including our Site Terms of Use, Sales Terms and Conditions, and this Privacy Policy.

3. With whom do we share your information?

We do not sell, trade, or rent your Personally Identifiable Information to others. Occasionally we may be required by law enforcement or judicial authorities to provide Personally Identifiable Information to the appropriate governmental authorities; however, we will only disclose Personally Identifiable Information upon receipt of a court order, subpoena, or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we believe to be unlawful.

4. How can you update or correct your Personally Identifiable Information?

We believe you should have the ability to access and edit the Personally Identifiable Information that you have provided to us. You may access and correct your personal information and privacy preferences by writing us at:

Northern Credit Services
Attn: Chief Compliance Officer
P.O. Box 158
Hartland, MI 48353-0158

Please include your name, address, and/or e-mail address when you contact us.

5. What are your choices regarding collection, use, and distribution of your information?

We may, from time to time, send you e-mail regarding our products and/or services. In addition, if you indicated upon registration that you are interested in receiving offers or information from us and our partners, we may occasionally send you direct mail about products and services that we feel may be of interest to you. Only NCS (or agents working on behalf of NCS and under confidentiality agreements) will send you these

direct mailings and only if you indicated that you do not object to these mailings. If you do not want to receive such mailings, simply tell us when you give us your personal information. Or, at any time you can easily edit your account information to no longer receive such offers and mailings.

You also have choices with respect to cookies, as described below. 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.

6. What security precautions are in place to protect against the loss, misuse, or alteration of your information?

When using our site, you can be assured that your Personally Identifiable Information is secure, consistent with current industry standards. The importance of security for all Personally Identifiable Information associated with our user is of utmost concern to us. Your Personally Identifiable Information is protected in several ways.

Personal information that you provide that is not Personally Identifiable Information also resides on a secure server and is only accessible via password. Since this information is not accessible from outside NCS, you will not be asked to select a password in order to view or modify such information.

Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your Personally Identifiable Information, you acknowledge that: (a) there are security and privacy limitations of the Internet which are beyond our control; (b) the security, integrity and privacy of any and all information and data exchanged between you and us through this site cannot be guaranteed; and (c) any such information and data may be viewed or tampered with in transit by a third party.

7. What should you know about privacy policies and data collection at any third party sites accessible from our site?

Except as otherwise discussed in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you. Other sites accessible through our site have their own privacy policies and data collection, use and disclosure

practices. Please consult each site's privacy policy. We are not responsible for the policies or practices of third parties. Additionally, other companies which place advertising on our site may collect information about you when you view or click on their advertising through the use of cookies. We cannot control this collection of information. You should contact these advertisers directly if you have any questions about their use of the information that they collect.

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us by sending a letter to:

Northern Credit Services
Attn: Chief Compliance Officer
P.O. Box 158
Hartland, MI 48353-0158