

YOUR PRIVACY

At CNI, we respect your privacy.

Century Negotiations Inc.

Information Privacy Policy Notice

Commitment & Protection of Non-Public Personal Financial Information

Century Negotiations Inc. (CNI) respects the right to privacy of all our applicants, current and former customers. CNI is providing this notice to inform you of how CNI will ensure our ongoing responsibility and secure that trust by continuing to safeguard the confidentiality of your personal non-public information.

Collection, Use and Retention of Non-Public Personal Financial Information

CNI collects your personal non-public information directly from you via our applications and forms, our third-party marketing companies, creditor account information, and other financial and reporting agencies. We may collect certain additional information about your internet usage if you visit our internet website. CNI limits our use and retention of acquired non-public personal financial information to what we believe is necessary to administer our business and to provide you with our highest quality of service and products that may be of benefit or interest to you.

Security Procedures to Protect Non-Public Personal Financial Information

CNI maintains physical, electronic and procedural safeguards for your non-public personal information against unauthorized access or use. CNI restricts access of your non-public personal information only to employees who service your account or provide services to you. CNI employees are subject to a corporate code of ethics and policies that require securing your confidential information.

Sharing Information by CNI Companies

CNI may disclose information that properly identifies you, such as your name, address, social security number, email address and other personal financial account information that we acquired about you. Specifically, CNI may share your non-public personal information with their owned and affiliated companies ("Affiliates"), marketing service providers and those third-party companies with whom CNI has established a business relationship that will enable us to offer additional beneficial services or products to you.

Sharing Information with Third Parties

In addition to our Affiliates, businesses and marketing service providers that are described above, CNI may disclose non-public personal information about you as permitted or required by law that help us provide products and services that you might otherwise not be informed about and to a third party with whom you specifically authorize us to share the information.

Opt-Out Option

Federal Law provides that you have a right to prevent CNI from sharing your information with our Affiliates, with third-party companies or marketing service providers. If you do not want CNI to share your information with its Affiliates, third-party companies, or marketing service providers, please complete the opt-out form at the end of this Privacy Notice and return it to CNI by regular mail at the address indicated on the opt-out form within 30 days of receiving this Privacy Notice. Once we have received your opt-out form, CNI will cease sharing information with Affiliated or with third parties within a reasonable processing time.

We want you to be fully informed as to CNI's commitment to maintaining the privacy and confidentiality of information that we have received from you or about you as expressed in this Information Privacy Policy Notice. CNI reserves the right to amend this policy at any time. If you desire to discuss CNI's privacy policy, please call CNI's toll free telephone number: 1-888-913-8784.