

The KLS Financial Services Privacy Policy

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1. Information We Collect From You
2. Furnishers of User Data
3. Use and Sharing of Data Collected
4. Offers for Third Party Products and Links to Other Websites
5. Emails from The KLS Financial Services
6. Cookies
7. Security
8. Public Forums outside the KLS Financial Services
9. Disclosure of your information to protect The KLS Financial Services's rights or if required by law
10. Our Right to Contact Users
11. Changes to Our Privacy Policy
12. Contact us with questions or concerns

KLS Financial Services (we, us, KLS Financial Services) is committed to protecting your privacy. It is critical that all users (you, your) of KLS Financial Services (www.options.klsfs.com) feel confident that their privacy is protected. KLS Financial Services will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

1. Information We Collect From You

When you visit KLS Financial Services, we may collect information from you. This information includes but is not limited to: IP Address, your Operating System, pages visited, total time spent on website or specific pages, links that are clicked, and your browser type and version.

2. Furnishers of User Data

In order for KLS Financial Services to function for a user (the customer), data must have been furnished to KLS Financial Services that contains certain user data. KLS Financial Services maintains data for banks, lenders, and debt purchasers (creditors). Data may be furnished directly by your creditor or by a third party collection company authorized by a creditor (Furnishers). KLS Financial Services does not own the data furnished to us. KLS Financial Services provides Furnishers the minimum type of data required for KLS Financial Services to function. The minimum data required for KLS Financial Services to function is: user's name, social security number, address, phone number, original creditor name, current creditor name, account number, reference number, and balance. Furnisher may maintain additional user data. KLS Financial Services has no control over what data Furnishers maintain within the KLS Financial Services framework and/or to what extent beyond the minimum data requirements Furnisher may maintain within the KLS Financial Services framework. KLS Financial Services makes no warranty or guarantee as to the accuracy of Furnisher's data.

In order for a visitor to use KLS Financial Services, they must first authenticate they are the correct person (the customer) to access the data by providing verification criteria, including but not limited to: the last four digits of their social security number along with either the phone number they were contacted at or by entering in the reference number the creditor provided. To utilize the online negotiation tools of KLS Financial Services, no additional information is required by the user.

When a user makes an offer within the creditor's guidelines or accepts a counter offer presented by KLS Financial Services on behalf of your creditor, the user will proceed to the payment portal. The user must provide additional information at the payment portal, as is standard in all payment portals. The data you provide will be collected to process your payment. This information may include, but is not limited to: your name, address, email address, phone number, form of payment and information required to process the payment such as: a bank account number and routing number or credit card number, expiration date and SEC code. In some cases, payment information is stored in KLS Financial Services's secure database in order to transmit the information to the creditor or collection company for processing. Such information will never be shared except with your creditor or the collection company and others necessary to complete a transaction. KLS Financial Services always keeps all data secure and private unless expressly authorized by you that it may share.

3. Use and Sharing of Data Collected

KLS Financial Services may disclose information we collect to non-affiliated third parties that are acting on our behalf, or as permitted or required by law. The information that is collected, used and shared is limited to purposes that intend to improve your experience with KLS Financial Services.

KLS Financial Services may use and share information as described below:

To inform customers of KLS Financial Services (creditors and collection companies) statistic on visitors and users;

Product and software development;

For editorial and feedback purposes;

To analyze user site usage;

To send alerts specific to your creditors and offers they may make;

To deliver to you any administrative notices relating to the use of KLS Financial Services;

In response to subpoenas and other legal processes;

For marketing and promotional purposes;

To enforce KLS Financial Services's Terms of Use; and

As otherwise stated in the Privacy Policy.

4. Offers for Third Party Products and Links to Other Websites

KLS Financial Services's site may contain links to independent third party websites and/or offers for services from third parties. If you choose to use any such third party products or services, disclose information to the providers, or grant them permission to collect information about you, then their use of your information is governed by their privacy policies and any terms and conditions applicable to such products or services. KLS Financial Services is not responsible for the content or privacy policies of other such sites.

KLS Financial Services may also have relationships with third parties that provide products or services on KLS Financial Services's site and other related sites. These companies are clearly indicated on our Websites. KLS Financial Services's privacy policy does not apply to services or products offered by any third party. If you decide to request services or products from such companies, you grant KLS Financial Services permission to provide these third parties with personal information about you necessary to fulfill or process your request.

5. Emails from KLS Financial Services:

Users that provide their email address may occasionally receive emails from KLS Financial Services. Users have the option to opt-out of receiving emails from KLS Financial Services at any time by emailing options@klsfs.com. If a user has subscribed to a service to receive notification should an additional reduced offer become available, opting out of emails will cancel the subscription and the notification of offer will not be sent. If user chooses to opt out, it is the user's decision alone; user cannot and will not hold KLS Financial Services responsible for any consequences due to opting out of emails.

6. Cookies

KLS Financial Services may set and access cookies on your computer to track and store data you have entered while visiting www.options.klsfs.com. At KLS Financial Services, a cookie is used to identify one unique visitor from another visitor. Our cookies are encoded so that only we can understand the data stored in them. All cookies expire and are deleted as soon as the user closes their browser.

7. Security

KLS Financial Services uses a number of security measures to protect the security and integrity of your data. Once any personal data comes into our possession, we will take reasonable steps to protect that information from misuse and loss and from unauthorized access, modification or disclosure.

We use encryption methods and authentication processes to maintain your security when you are using www.options.klsfs.com. Firewall barriers are also used to protect your account and information, from unauthorized access. KLS Financial Services site is tested and monitored regularly to ensure all areas are protected from possible hacking. The KLS Financial Services maintains servers in a secure location. Access to our servers requires several levels of authentication.

It is important to understand that while KLS Financial Services takes the above precautions to safeguard your information at KLS Financial Services, these precautions do not extend to any Third Party websites you may come across.

8. Public Forums outside KLS Financial Services

KLS Financial Services may provide users access to submit, post, display, transmit and/or exchange information, ideas, opinions, photographs, images, video, creative works or other information in chat rooms, blogs, or bulletin boards within www.options.klsfs.com. You should be aware that any material you submit in the forums can be read, retrieved and used by other users and may be used to send you unwelcomed messages. KLS Financial Services is not responsible for the personal information you decide to submit to these forums. These forums may be hosted by KLS Financial Services and related entities or by one of our third party service providers on our behalf.

9. Disclosure of your information to protect KLS Financial Services's rights or if required by law

Notwithstanding the foregoing, The KLS Financial Services reserves the right (and you authorize KLS Financial Services) to share or disclose your personal information when KLS Financial Services determines, in its sole discretion, that the disclosure of such information is necessary or appropriate:

To enforce our rights against a user or in connection with a breach by a user of this Privacy and Security Policy or The KLS Financial Services Terms of Use;

To enforce our rights against a data furnisher or in connection with a breach by a furnisher;

To provide user data collected by KLS Financial Services to a furnisher;

To prevent prohibited or illegal activities; or

When required by any applicable law, rule regulation, subpoena or other legal process.

10. Our Right to Contact Users

We reserve the right to contact site visitors and users regarding use of KLS Financial Services, status, changes to agreements, Privacy Policy, Site Terms of Use or any other policies or agreements relevant to site visitors.

11. Changes to Our Privacy Policy

If we make material changes to KLS Financial Services's Privacy Policy, we will notify you by using one of the following methods at least thirty (30) days prior to the effective date of change: We will post a notice on a webpage within www.options.klsfs.com describing the change(s) or we will send you an email notifying you of the change(s).

12. Contact us with questions or concerns

If you have any questions or concerns regarding this Privacy Policy, please send an email to options@klsfs.com.

KLS Financial Services

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