The Blue River Lending Privacy Policy

Document version: 2

Blue River Lending (we, us, Blue River Lending) is committed to protecting your privacy. It is critical that all users (you, your) of Blue River Lending (www.paymentoptions.blueriverlending.com) feel confident that their privacy is protected. Blue River Lending 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 Blue River Lending, 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 Blue River Lending to function for a user (the customer), data must have been furnished to Blue River Lending that contains certain user data. Blue River Lending 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). Blue River Lending does not own the data furnished to us. Blue River Lending provides Furnishers the minimum type of data required for Blue River Lending to function. The minimum data required for Blue River Lending 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. Blue River Lending has no control over what data Furnishers maintain within the Blue River Lending framework and/or to what extent beyond the minimum data requirements Furnisher may maintain within the Blue River Lending framework. Blue River Lending makes no warranty or guarantee as to the accuracy of Furnisher's data.

In order for a visitor to use Blue River Lending, 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 Blue River Lending, 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 Blue River Lending 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 Blue River Lending'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. Blue River Lending always keeps all data secure and private unless expressly authorized by you that it may share.

3. Use and Sharing of Data Collected

Blue River Lending 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 Blue River Lending.

Blue River Lending may use and share information as described below:

To inform customers of Blue River Lending (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 Blue River Lending;

In response to subpoenas and other legal processes;

For marketing and promotional purposes;

To enforce Blue River Lending's Terms of Use; and

As otherwise stated in the Privacy Policy.

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

Blue River Lending'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. Blue River Lending is not responsible for the content or privacy policies of other such sites.

Blue River Lending may also have relationships with third parties that provide products or services on Blue River Lending's site and other related sites. These companies are clearly indicated on our Websites. Blue River Lending'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 Blue River Lending permission to provide these third parties with personal information about you necessary to fulfill or process your request.

5. Emails from Blue River Lending:

Users that provide their email address may occasionally receive emails from Blue River Lending. Users have the option to opt-out of receiving emails from Blue River Lending at any time by emailing info@blueriverlending.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 Blue River Lending responsible for any consequences due to opting out of emails.

6. Cookies

Blue River Lending may set and access cookies on your computer to track and store data you have entered while visiting www.paymentoptions.blueriverlending.com. At Blue River Lending, 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

Blue River Lending 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.paymentoptions.blueriverlending.com. Firewall barriers are also used to protect your account and information, from unauthorized access. Blue River Lending site is tested and monitored regularly to ensure all areas are protected from possible hacking. The Blue River Lending maintains servers in a secure location. Access to our servers requires several levels of authentication.

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

8. Public Forums outside Blue River Lending

Blue River Lending 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.paymentoptions.blueriverlending.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. Blue River Lending is not responsible for the personal information you decide to submit to these forums. These forums may be hosted by Blue River Lending and related entities or by one of our third party service providers on our behalf.

9. Disclosure of your information to protect Blue River Lending's rights or if required by law

Notwithstanding the foregoing, The Blue River Lending reserves the right (and you authorize Blue River Lending) to share or disclose your personal information when Blue River Lending 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 Blue River Lending 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 Blue River Lending 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 Blue River Lending, 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 Blue River Lending'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.paymentoptions.blueriverlending.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 info@blueriverlending.com.

Blue River Lending

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