Terms of Use

This website is owned and operated by Christian Credit Counselors (hereafter referred to as "CCC"). CCC respects the privacy of every individual who visits this site. CCC does not collect personally identifiable information from individuals unless they provide it voluntarily and knowingly. If a visitor registers to use various features of the site, CCC uses the information supplied for the purpose of providing the services requested. CCC may also contact users from time to time with information that relates to their requests or interests. By providing their email address and phone number, users consent to being contacted via email, telephone, and SMS text messages. Users will only be contacted regarding their request for service and not for marketing purposes. Standard text messaging rates may apply. Users can unsubscribe at any time by replying STOP if they no longer wish to receive SMS text messages.

CCC collects two types of information: personal voluntary registration information, such as name and email address; and non-personal statistical information, such as site traffic and usage patterns. This information is used primarily to fulfill service requests, deliver requested information, and to improve the design and structure of the site. It is used solely by CCC and others involved in the operation of this website and will never be sold or given to third parties.

To protect individuals' privacy, CCC uses encryption technologies. In addition, CCC allows only authorized employees or agents access to personal information. Although CCC cannot guarantee there will be no unauthorized access to personal information, its measures increase the security and privacy of information traveling to, from and within this website.

Copyright

All materials posted on this site are subject to copyrights owned by CCC. CCC hereby provides limited permission for the user of this site to reproduce, retransmit, or reprint for such user's own personal use (and for such personal use only) part or all of any document on this site as long as the copyright notice and permission notice contained in such document or portion thereof is included in such reproduction, retransmission, or reprinting. All other reproduction, retransmission, or reprinting of all or part of any document found on this site is expressly prohibited unless CCC has expressly granted its prior written consent to so reproduce, retransmit, or reprint the material. The text materials contained in this website may not be modified in any way. All other rights reserved.

All rights in photographs, illustrations, artworks, and other graphic materials are reserved to CCC and/or the copyright owners. Prior permission to use, reproduce, or reprint any photograph, illustration, artwork, or other graphic material must be obtained from the copyright owner, regardless of the intended use.

External Links

CCC is not responsible for the content, policies, and practices of other websites that are accessible by hyperlink from this site. CCC's privacy policy applies only to information maintained by CCC. In addition, CCC is not responsible for the materials contained at any website linked to this site. Further, any such linkages do not constitute any CCC endorsement of products and services appearing on other websites.

Disclaimer of Warranty

Although CCC works very hard to provide the user with the most current and accurate information, it cannot and does not warrant that everything on this site is up-to-date, error-free, or complete. While CCC may periodically add, modify, or delete any of the content, it does not make any commitment or assume any obligation or duty to do so. The user should assume that the information is current and up-to-date only as of the date it is posted to this site. Any item with a fee or cost associated may be subject to change at any time, and without prior notification.

For questions or concerns about this Terms of Use, please contact us.