

Privacy Policy

We are debt collectors. This is an attempt to collect a debt and any information obtained will be used for that purpose. This privacy policy sets out how Stenger & Stenger, P.C. uses and protects any information that may be received from its clients and customers during the normal course of business and/or when visiting its website. Stenger & Stenger is committed to ensuring that the privacy of its clients, customers, debtors and visitors is protected. Should we ask to receive certain information by which an individual can be identified then it will only be used in accordance with this privacy statement.

Personal identification information

We may collect personal identification information from users in a variety of ways, including, but not limited to, when users visit our site, fill out a form, and in connection with other activities, services, features or resources we make available on our Site. Users may be asked for, as appropriate, name, email address, mailing address, phone number. Users may, however, visit our Site anonymously. We will collect personal identification information from users only if they voluntarily submit such information to us. Users can always refuse to supply personally identification information, except that it may prevent them from engaging in certain Site related activities.

Non-personal identification information

We may collect non-personal identification information about users whenever they interact with our Site. Non-personal identification information may include the browser name, the type of computer and technical information about users means of connection to our Site, such as the operating system and the Internet service providers utilized and other similar information.

Web browser cookies

Our Site may use "cookies" to enhance user experience. User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. User may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly.

How we use collected information

We require this information to assist our clients in collection of outstanding receivables, and in particular for the following reasons:

- Internal record keeping.
- To provide our products and services.
- To contact individuals regarding collection of their past due account.
- To contact them by email, phone, fax or mail.
- We may provide this information to our third party partners for business purposes.
- To assist in the resolution of collection accounts.

How we protect your information

We are committed to ensuring that the information is secure. In order to prevent unauthorized access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect. We restrict access to collected information about individuals to those employees who need to know such collected information in order to perform services in connection with the collection and processing of customer accounts. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect the information collected. We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site.

Sensitive and private data exchange between the Site and its users happens over a SSL secured communication channel and is encrypted and protected with digital signatures. Our Site is also in compliance with PCI vulnerability standards in order to create as secure of an environment as possible for users.

Sharing your personal information

Stenger & Stenger may share collected information about customers and former customers with its clients or affiliates in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act, Health Insurance Portability and Accountability Act, and other state/regulatory laws pertaining to information privacy.

Stenger & Stenger does not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collection Practices Act. We do not sell, trade, or rent users personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above.

Changes to this privacy policy

Stenger & Stenger, P.C. has the discretion to update this privacy policy at any time. When we do, we will revise the updated date at the bottom of this page. We encourage users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

Your acceptance of these terms

By using this Site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.

Contacting us

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us at:

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