



PRIVACY POLICY

Effective Date: January 01, 2026

Company Name: Rock Solid Credit Counseling

Texas CSO Registration #: 20250060

Surety Bond #: 489308V

Website: www.rocksolidcreditcounseling.com

Contact Email: chad@rocksolidcreditcounseling.com

Mailing Address: 2631 Harbor Cove #2B, Rockport, TX 78382

i. Introduction

- a. Rock Solid Credit Counseling (“Company,” “we,” “us,” or “our”) is committed to protecting your personal information and your privacy. This Privacy Policy explains how we collect, use, store, protect, and share the information you provide when you visit our website, enroll in services, or communicate with us.
- b. We operate as a Credit Services Organization under Texas Finance Code Chapter 393 and comply with the Credit Repair Organizations Act (CROA), 15 U.S.C. § 1679 et seq.
- c. By enrolling in services or submitting personal information through our website or client portal, you acknowledge and agree to the terms of this Privacy Policy.

ii. Information We Collect

- a. Personal Identifying Information (PII)
 - i. Full name
 - ii. Date of birth
 - iii. Mailing address
 - iv. Email address
 - v. Phone number
 - vi. Account login information (if applicable)
- b. Sensitive Personal & Financial Information
 - i. Credit report data
 - ii. Credit history
 - iii. Creditor names and account details
 - iv. Dispute items
 - v. Social Security Number (if provided)
 - vi. Government-issued identification (optional)



- c. Payment Information
 - i. Payment processing is handled through secure third-party payment processors.
 - ii. Rock Solid Credit Counseling does not store full credit or debit card numbers.
- d. Technical & Website Usage Information
 - i. IP address
 - ii. Device/browser type
 - iii. Pages viewed
 - iv. Cookies and analytics data
- e. Communications & Support Information
 - i. Emails, texts, uploaded documents
 - ii. Customer service messages
 - iii. By providing your telephone number, you consent to communications regarding your account and services, including SMS/text messaging. Standard carrier rates may apply.
- iii. How We Use Your Information
 - i. Providing credit services
 - ii. Reviewing credit reports
 - iii. Preparing dispute letters
 - iv. Compliance with CROA & Texas CSO laws
 - v. Communications and account updates
 - vi. Website improvement and analytics
 - vii. Limited marketing with consent
- iv. How We Protect Your Information
 - i. Encrypted storage
 - ii. Secure servers
 - iii. Limited employee access
 - iv. Confidentiality agreements
 - v. Secure document destruction
 - vi. Multi-factor authentication
 - vii. In the event of a data breach involving personal information, affected individuals will be notified as required by applicable law.
 - viii. While Rock Solid Credit Counseling uses reasonable safeguards to protect information, no method of electronic transmission or storage is completely secure.



- v. Sharing of Information
 - a. We do not sell, rent, or trade your personal or financial information to third parties for marketing purposes.
 - b. We may share your information with:
 - i. Credit bureaus or creditors
 - ii. Service providers (e.g., CRC, email systems)
 - iii. Legal authorities when required
 - iv. Others with your written consent
- vi. Your Rights
 - a. You may request:
 - i. Access to your data
 - ii. Corrections or updates
 - iii. Deletion (unless needed for legal reasons)
 - iv. Withdrawal of marketing consent
 - v. Information about data sharing
- vii. Data Retention
 - a. We retain data as long as needed for:
 - i. Services
 - ii. CROA & Texas CSO compliance
 - iii. Legal or financial obligations
- viii. Cookies and Tracking
 - a. We use cookies and analytics tools to improve website function.
- ix. Third-Party Links
 - a. We are not responsible for the privacy practices, policies, or content of external websites or third-party services.
- x. Children's Privacy
 - a. We do not knowingly collect data from anyone under 18
- xi. Updates to This Policy
 - a. Updates will be posted with a revised effective date
- xii. Contact Information

Rock Solid Credit Counseling
2631 Harbor Cove #2B, Rockport, TX 78382
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Phone: 855-389-5055