

Privacy Policy
First National Collection Bureau, Inc. (FNCB, Inc.)

FNCB, Inc. Privacy Policy – Revised August 2, 2019

First National Collection Bureau, Inc. (FNCB, Inc.) is a Debt Collector attempting to collect a debt and any information obtained will be used for that purpose.

This communication is from a debt collector.

This Privacy Policy covers the collection of both personal and non-personal information and how FNCB, Inc. uses that information.

This Privacy Policy applies to the website of FNCB, Inc., and outlines how FNCB, Inc. handles non-personal and personal information when someone visits the website, contacts us, or makes a payment.

We reserve to change this Policy from time to time, without notice and in our sole discretion. If our policy changes, we will update this page.

This Privacy Policy also governs your access of FNCB, Inc. website, regardless of how you access it, and by using the FNCB, Inc. website, you consent to the collection, transfer, processing, storage, disclosure and other uses described in this Privacy Policy.

FNCB, Inc.'s website may contain links to websites maintained by others. This Privacy policy does not extend to the collection of personal information by any website maintained by others.

The information collected by FNCB, Inc. through this site is for its own business purposes.

FNCB, Inc. does not sell, rent, lease, or share any information collected on this site to non-affiliate third parties.

FNCB, Inc. in compliance with the Children's Online Privacy Protection Act, does not knowingly collect or use personal information from children under 13 years of age.

Customer Service

It is FNCB, Inc.'s intention to provide superior customer service, so we may need to contact you by telephone number provided (landline or cellular), postal mail or if questions arise regarding your payment or inquiry initiated by you. FNCB, Inc. is a Debt Collector we follow to State and Federal Laws (Fair Debt Collection Practices Act or FDCPA) when communicating with debtors.

Commitment to Privacy

Your privacy is important to us, to protect your privacy we present this notice explaining FNCB, Inc.'s online information practices.

Commitment to Data Security

FNCB, Inc. takes reasonable precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorized access, disclosure, alteration, and destruction.

FNCB, Inc. takes reasonable precautions to prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

FNCB, Inc. takes reasonable precautions with all of the information stored on our servers and web server logs are stored with restricted access and appropriate monitoring. FNCB, Inc. web servers have virus protection, intrusion detection software, and monitoring software that is regularly updated. However, in spite of these steps, FNCB, Inc. cannot guarantee that unauthorized persons or organizations will always be incapable of accessing our system by overcoming various security and protection measures in place.

Links to other websites

Our website and services may contain links to other sites and services on the Internet. We do not review the content or terms of service of websites linked to the FNCB, Inc. website. We have no control over these external sites, we are not liable for their content, and we cannot validate their security, advertising, products, or other materials that may appear on or may be available on external sites.

The Right to Disclose

FNCB, Inc. reserves the right to disclose different aspects of your personal information without your consent as listed below.

- In order to comply with Federal, State, or local laws, rules and other applicable legal requirements.
- In order to comply with a properly authorized civil, criminal, or regulatory investigation, or subpoena or summons by Federal, State, or local authorities.
- In order to respond to judicial process or government regulatory authorities having jurisdiction for examination, compliance, other purposes as authorized by law.
- In order to verify the integrity of the payment information to our bank or payment processing provider.
- In order to disclose no more than what is required for accounting and invoicing purposes to our affiliated businesses.

Personal Responsibility about the Protection of your Information

If you post or talk about FNCB, Inc. in forum, chat room, or social networking service, the personal information you share is visible to other users and can be read, collected, or used by them. You are responsible for the personal information you choose to submit in these instances.

If you give your name, phone number, address or email in a forum posting, that information becomes public information.

How and what kind of information is collected by FNCB, Inc. from visitors to our website?

The FNCB, Inc. site is not set up to automatically collect personally identifiable information from each visitor. The FNCB, Inc. website tracks information about your visit and stores that information in our web server logs, these server logs maintain a record of all activities that occur on our site. This information is only for internal purposes to improve the user's access to our site and to protect our website and its content from inappropriate use. FNCB, Inc.'s web server does recognize the home server of visitors, but not e-mail addresses. For example, we can tell which Internet Service Provider visitors use, but not the names, addresses or other information about visitors that would allow us to identify a specific visitor. The information collected includes but is not limited to the browser the visitors' computer is using to access our site, date and time of a visit, the name of the visitors' internet services provider, the pages viewed by the visitor on our web site, visitor's unique internet protocol address.

Cookies

Our web servers can send cookies to your web browser (major web browsers are Google Chrome, Mozilla Firefox, Internet Explorer, Opera, and Safari), cookies are small pieces of data sent to your browser. The small pieces of data are stored on your computer. Cookies cannot be used to acquire confidential or personal information about you that you have not already provided or be used to obtain information from your device.

The use of cookies is standard in web browsing. Most web browsers are defaulted to accept cookies. If you prefer not to accept cookies, you can set your web browser to refuse either to accept cookies or to notify you when you receive a cookie. If you decide not to accept cookies, some features of the FNCB, Inc. website may not function properly.

Your non-personal data collected by means of cookies or other analysis technologies.

A cookie is a small text file containing a unique identification number. The text file transfers from FNCB, Inc.'s website to the hard drive of your computer so our site administrator could identify your computer and passively track its activities on the website. A cookie will not allow us to gain knowledge of any personally identifiable information (example, a name and address) that you have not otherwise release.

User Supplied Information

If you want to make a payment, we ask you to provide information that will enable FNCB, Inc. to verify whether you are entitled to access the payment portal. In completing payment information, the you will need to provide this information; your name, e-mail address, phone number, address, as well as other similar personal information that is needed to register or subscribe you to services or offers. The information provided in is stored on our server. The information collected is used FNCB, Inc. to determine your eligibility to access and use FNCB, Inc. payment portal. The information provided by you in subscription application is only accessible by our management team. We do not share this information with any non-affiliate outside parties.

How does FNCB, Inc. obtain your personal information?

FNCB, Inc. does not collect any personal information from our website from you unless you provide it to FNCB, Inc.

Does FNCB, Inc. disclose Personal Information?

FNCB, Inc. will not share the Personal Information we collect with any non-affiliate third parties. Personal information is information that is associated with your name or personal identity. The types of personal information you might provide to us may include name, address, phone number, e-mail address, etc.

FNCB, Inc. collects information when you make a payment. Making a payment to FNCB, Inc. constitutes your permission for the FNCB, Inc. to maintain the data in the United States. The data collected to maintain a record of those who have contacted us or made a payment. The data collected used for debt collection purposes.

Cookies and Personal Information

FNCB, Inc. does not use cookies to save personal information, user names, passwords, credit card numbers, or other highly confidential information.

How do we use the information we collect?

Any personally identifiable information you share with us by submitting an inquiry, request for information or payment is maintained and accessible by FNCB, Inc. management and authorized personnel. We may use the information to attempt to collect a debt.

Payments

By submitting a payment, you are giving FNCB, Inc. and our employee's permission to contact you at the telephone number provided (landline or cellular) and at the mailing address provided, apart from of any registration with state or national do not call lists associated with that telephone number. Contact methods could include telephone calls and mail.

If you are making a payment, logging into our web-based servers the server will populate the web pages called up with your information. The web page will access our data servers to obtain your user information including your name, address, and related data.

FNCB, Inc. has taken reasonable steps and has appropriate measures in place to protect personal information. This includes, but is not limited to, virus protection and security in place to prevent unauthorized access to the information stored and supplied on the FNCB, Inc. servers when a user logs into the system or visits the website.

Our web servers can send cookies to your web browser (major web browsers are Google Chrome, Mozilla Firefox, Internet Explorer, Opera, and Safari), cookies are small pieces of data sent to your browser to store and track information about you. The small pieces of data are stored on your computer.

The use of cookies is standard in web browsing. Most web browsers are defaulted to accept cookies. If you prefer not to accept cookies, you can set your web browser to refuse either to accept cookies or to notify you when you receive a cookie. If you decide not to accept cookies, some features of the FNCB, Inc. website may not function properly.

Who has access to the personal information collected on FNCB, Inc. website?

The information collected by our site is only accessible by members of our management team. We do not sell, rent or lease mailing lists of our customers or data to any non-affiliate third parties.

You acknowledge and accept, by providing your cellular telephone number because of a debt inquiry, information request or making a payment to FNCB, Inc., that voice, data and messaging rates may apply from your cellular carrier if FNCB, Inc. uses that cellular number provided by you to contact you.

FNCB, Inc. may transfer across State borders, non-personal information that is collected and personal data given to for the purposes of data consolidation, storage, and simplified customer information management. FNCB, Inc. does not store information outside of the United States.

Privacy Policy Updates

Changes in rules, regulations, laws, and business procedures may make it necessary to amend our Privacy Policy. If this occurs, FNCB, Inc. will post the new policy on our Web site. Once posted, the new policy will go into effect and will replace any previously stated policy. Please note any changes in the laws, regulations addressing our Privacy Policy are not retroactively applied.

How to Contact FNCB, Inc.

If you have any questions regarding our Privacy Policy, here is how to contact us.

Toll Free Number: 800 824-6191

Monday-Friday, 6:00 am-5:00 pm (Pacific Time, excluding holidays)

Mailing Address:

First National Collection Bureau, Inc.

50 West Liberty Street, Suite 250

Reno, Nevada 89501

Please Note: To safeguard against interference by unauthorized individuals, FNCB, Inc. will not respond to e-mail requests concerning accounts placed for collection or to review or request changes to personally identifiable information collected by FNCB, Inc.

If you want to contact FNCB, Inc. about a debt placed with FNCB, Inc. for collection. Please use the U.S. Postal Service for all correspondence regarding that account. It must include your name, your mailing address, the FNCB account number, creditor name, and creditor account number.

Without complete information, FNCB, Inc. will be unable to respond to your request, until we have complete information.

Mailing Address:

First National Collection Bureau, Inc.
50 West Liberty Street, Suite 250
Reno, Nevada 89501

If you want to contact FNCB, Inc. about to review or request changes to personally identifiable information collected by FNCB, Inc. Please use the U.S. Postal Service for all correspondence regarding that account. It must include your name, your mailing address, the FNCB account number, creditor name, and creditor account number. Without complete information, FNCB, Inc. will be unable to respond to your request, until we have complete information.

Mailing Address:

First National Collection Bureau, Inc.
50 West Liberty Street, Suite 250
Reno, Nevada 89501

***This is an attempt to collect a debt.
Any information obtained will be used for that purpose.
This communication is from a debt collector.***