



## **Glass Mountain Capital LLC Terms and Conditions**

For more information please see our [Privacy Policy](#)

**Revised: August 13, 2024**

### **1. Introduction**

At Glass Mountain Capital LLC hereafter referred to as “us”, we prioritize your privacy. These Terms and Conditions (this “Agreement”) constitute a binding agreement between us and you when you use any of our services.

Please note that all communications between us are with a debt collector in an attempt to collect a debt. Any information obtained will be used for that purpose.

We may, at any time, at our sole discretion, revise or otherwise update this Agreement by posting an amended Agreement on the Site; any changes that we make to this Agreement will be effective immediately upon posting. Please check this page periodically for changes to the Agreement; you will be able to determine if this Agreement has been changed since your previous visit by viewing the “Last Updated” information that appears at the top of this Agreement. Your use of the Site following the posting of an updated Agreement constitutes acceptance of the updated Agreement.

Further, we reserve the right, at any time, to modify or discontinue, temporarily or permanently, the Site (or any part thereof) without notice. You agree that we shall not be liable to you or to any third party for any modification, suspension, discontinuance of the Site or of any Materials (as defined below).

If you have any questions about this Agreement or our practices, please reach out to our compliance contact at:

**Chief Compliance Officer**  
**1375 E. Woodfield Road Suite 400**  
**Schaumburg IL 60173**  
**877-208-9952**  
**[privacy@glassmountaincapital.com](mailto:privacy@glassmountaincapital.com)**

### **2. Consent and Updates**

By accessing and using our website (the “Site”) or making use of our products or services (the “Services”), you agree that you are at least 18 years of age and that you have the capacity to the terms outlined in this Agreement. We may update this Agreement periodically to reflect changes in our practices or for other operational, legal, or regulatory reasons. We encourage you to review this Agreement regularly to stay informed about our information practices and the choices available to you.

### **3. Information We Collect**

We collect various types of personal information to provide and improve the Services. Although laid out more fully in our Privacy Policy, the categories of personal data we collect include:

- **Identity Data:** Such as your full name and Social Security Number.
- **Contact Data:** Including your address, telephone number, and email address.
- **Financial Data:** Like account numbers, balance details, and payment information.
- **Technical Data:** Including your IP address, browser type and version, and operating system.
- **Usage Data:** Such as access dates and times, and website navigation paths.
- **Communication Data:** Including SMS or text messaging preferences, and communication preferences.

### **4. Use of our Services**

By using our Services, you agree that you will comply with all applicable laws, rules and regulations in accessing and/or using the Site and/or any Materials. In addition, your use of the Site is conditioned on your compliance with the following rules of conduct. You agree not to

- Use the Site for any fraudulent or unlawful purpose.
- Impersonate any person or entity, including, but not limited to, any Site employee, agent or representative; falsely state or otherwise misrepresent your identity or your affiliation with any person or entity; or express or imply that we endorse any statement you make.
- Interfere with or disrupt the operation of the Site.
- Transmit or otherwise make available in connection with the Site any virus, worm, Trojan Horse or other harmful code.
- Restrict or inhibit any other person from using the Site, including by means of hacking or defacing any portion of the Site.
- Interfere with or violate any other Site visitor's or user's right to privacy or other rights, or harvest or collect personally identifiable information about Site visitors or users, or about our attorneys, other employees and representatives identified on the Site, without their express consent.
- Sell, resell, transfer, license or exploit, for any commercial purposes, any use of or access to the Site or the Materials.
- Modify, adapt, translate, reverse engineer, decompile or disassemble any portion of the Site or Materials.
- Frame or mirror all or any part of the Site without our prior express written authorization.

### **5. Our Legal Rights**

You acknowledge and agree that the Site and the Materials are, and shall remain, the property of Glass Mountain Capital LLC and/or its licensors and are protected by copyright, trademark and/or other proprietary rights and laws. Except as expressly authorized in advance by us, you agree not to copy, distribute, transmit, display, perform or create derivative works of the Site or any of the Materials, provided that, subject to your compliance with this Agreement, we do grant to you a limited, personal,



revocable, non-transferable and non-sub licensable license to (a) access the Site and the Materials via the Internet solely for purposes of viewing such materials and (b) to print out pages of the Site for your personal, non-commercial use.

Trade names, trademarks and service marks of “Glass Mountain Capital LLC” include all logos, favicons, or other branded images we share or display. All trade names, trademarks and service marks on the Site or in the Services that are not owned by us or our affiliates are the property of their respective owners. The trade names, trademarks and service marks owned by “Glass Mountain Capital LLC” or our affiliates, whether registered or unregistered, may not be used in connection with any product or service that is not either ours or one of our affiliate’s product or service or in any other manner that is likely to cause confusion or dilution. Nothing on the Site or delivered in the Services should be construed as granting, by implication, estoppel or otherwise, any right or license to use any of “Glass Mountain Capital LLC”’s (or its affiliates’) trade names, trademarks or service marks without our (or the relevant affiliate’s) prior express written permission.

## 6. Sharing and Disclosure of Information

We may share your personal information with third parties under the following circumstances:

- **No Sales to Third Parties:** We do not sell your personal information to third parties for their own use.
- **Business Conduct:** We may share personal information with affiliates and service providers to assist in recovering accounts and conducting collection activities.
- **Asset Transfer:** In the event of a sale or transfer of assets or any portion of our business, personal information may be transferred to unaffiliated third parties or third parties.
- **Legal and Regulatory Requirements:** We may disclose personal information as necessary to satisfy any applicable law, regulation, legal process, or governmental request.

## 7. Data Retention

We retain your personal information for as long as necessary to fulfill the purposes for which we collected it, including for the purposes of satisfying any legal, accounting, or reporting requirements. The specific retention period will vary depending on the nature and length of our relationship with you.

## 8. Security

We prioritize the protection of your information and employ a variety of technical and organizational measures designed to safeguard your personal information from unauthorized access, use, or disclosure. Despite these measures, we cannot guarantee the security of information transmitted over the internet or that unauthorized persons will not obtain access to your personal information.

## 9. Text Messaging Disclosures

We may use the information you provide (e.g., your phone number, account details, etc.) to contact you. By signing up to receive information from us via text (SMS or MMS), you are agreeing to receive



reoccurring messages such as account notifications, payment reminders, account updates and alerts regarding our services, at the phone number provided.

- For help on any message we send, reply "HELP" to 80701 or contact us at 877-208-9952 or at [info@glassmountaincapital.com](mailto:info@glassmountaincapital.com).
- To unsubscribe from receiving text communications, reply "STOP" to 80701.
- Message and data rates may apply.
- Message frequency may vary.
- If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages.
- Wireless carriers are not liable for undelivered or delayed messages.
- [Link](#) to text section in Privacy Policy.

## **10. Your Rights**

You may have certain rights under applicable data protection laws, including the right to access, correct, update, or request deletion of your personal information. We will respond to your request within a reasonable timeframe in accordance with applicable laws.

## **11. Changes to this Policy**

We reserve the right to modify this Agreement at any time. We will notify you of any significant changes by posting a notice on our website or by other appropriate means.

## **12. Contact Us**

If you have any questions or concerns regarding this Privacy Policy, or if you wish to exercise any of your rights, please contact us:

Glass Mountain Capital LLC  
1375 E. Woodfield Road Suite 400 Schaumburg, IL 60175  
[info@glassmountaincapital.com](mailto:info@glassmountaincapital.com)