



All-State Credit Plan, LLC

Preface

All-State Credit Plan, L.L.C. is locally own and operated in the United States.

All-State Credit Plan, L.L.C. "Lending Areas" serve Abbeville Louisiana, Baton Rouge Louisiana, Bayou Vista Louisiana, Boutte Louisiana, Cut Off Louisiana, Eunice Louisiana, Gonzales Louisiana, Hammond Louisiana, Houma Louisiana, Jennings Louisiana, Lafayette Louisiana. And Also, Lake Charles Louisiana, New Iberia Louisiana, Oakdale Louisiana, Opelousas Louisiana, St. Martinville Louisiana, Sulphur Louisiana, Thibodaux Louisiana, Ville Platte Louisiana, and Gulfport Mississippi, and possibly other Local Louisiana cities or Acadiana areas. **PLEASE NOTE**, we do NOT provide our products or services to the European Union (EU). Citizens of the European Union (EU) who may reside in the U.S. who would like to use our products or services should be aware of our [Privacy Policy](#).

Principal Rights Under Data Protection European Union (EU) Law

- the right to access;
- the right to rectification;
- the right to erasure;
- the right to restrict processing;
- the right to object to processing;
- the right to data portability;
- the right to complain to a supervisory authority; and
- the right to withdraw consent.

European Union (EU) Citizens have access to these rights here [EU GDPR Compliance](#)

Who We Are

All-State Credit Plan, L.L.C., we specialize in Pest Control, Lawn Care, Termite Control, Termite Inspection, Landscape Care, Landscape Maintenance, Lawn Care Services, Lawn Maintenance, and Rodent Control.

Our website address is <https://www.all-statecredit.com/>.

General Data Protection Regulation (GDPR) (EU)

1. Introduction

- 1.1 We are committed to safeguarding the privacy of our <https://all-statecredit.com/> website visitors and service users.
- 1.2 This policy applies where we are acting as a data controller concerning the personal data of <https://all-statecredit.com/> our website visitors and service users; in other words, where we determine the purposes and means of the processing of that personal data.
- 1.3 We use cookies on our website. Insofar as those cookies are not strictly necessary for the provision of <https://all-statecredit.com/> our website and services, we will ask you to consent to our use of cookies when you first visit our website.
- 1.4 Our website incorporates privacy controls which affect how we will process your data. By using the privacy controls, you can specify whether you would like to receive direct marketing communications and limit the publication of your information from <https://all-statecredit.com/>. You can access the privacy controls via [GDPR Request Personal Data](#).
- 1.5 In this policy, "we," "us" and "our" refer to **All-State Credit Plan, L.L.C.** For more information about us, see Section 12.

2. How we use your data

- 2.1 In this Section 2 we have set out:
 - (a) the general categories of personal data that we may process;
 - (b) in the case of personal data that we did not obtain directly from you, the source and specific categories of that data;
 - (c) the purposes for which we may process personal data; and
 - (d) the legal bases of the processing.
- 2.2 We may process data about your use of our <https://all-statecredit.com/> website and services ("**usage data**"). The usage data may include your IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths, as well as information about the timing, frequency, and pattern of your service use. The source of the usage data is our analytics tracking system (Google Analytics). This usage data may be processed to analyze the use of <https://all-statecredit.com/> website and services. The legal basis for this processing is consent OR our legitimate interests, namely monitoring and improving our <https://all-statecredit.com/> website and services.

- 2.3 We may process your account data from our online forms. This "**account data**." This account data may include your name and email address, or any other information submitted by YOU the user. The source of the account data is you or your employer. The account data may be processed to operate our website, providing our services, ensuring the security of our <https://all-statecredit.com/> website and services, maintaining back-ups of our databases and communicating with you. The legal basis for this processing is consent OR our legitimate interests, namely the proper administration of our <https://all-statecredit.com/> website and business OR the performance of a contract between you and us and or taking steps, at your request, to enter into such a contract with **All-State Credit Plan, L.L.C.** OR <https://all-statecredit.com/>.
- 2.4 We may process your information included in your profile on our website <https://all-statecredit.com/> as "**profile data**." The profile data may include your name, address, telephone number, email address, profile pictures, gender, date of birth, relationship status, interests and hobbies, educational details and employment details. The profile data may be processed to enable and monitoring your use of our website and services. The legal basis for this processing is consent OR our legitimate interests, namely the proper administration of our <https://all-statecredit.com/> website and business OR the performance of a contract between you and us and or taking steps, at your request, to enter into such a contract.
- 2.5 We may process your data that is provided during the use of our services ("**service data**"). The service data may include information required for our users when applying for an "Application for Loan," "Employment Application" or via our "Contact Us form. The source of the service data is from you or your employer. The service data may be processed to operate our <https://all-statecredit.com/> website, providing our services, ensuring the security of our <https://all-statecredit.com/> website and services, maintaining back-ups of our databases and communicating with you. The legal basis for this processing is consent OR our legitimate interests. Namely "the proper administration of our <https://all-statecredit.com/> website and business **All-State Credit Plan, L.L.C.** OR the performance of a contract between you and us and or taking steps, at your request, to enter into such a contract OR supplying such data via **All-State Credit Plan, L.L.C.** or <https://all-statecredit.com/> website.
- 2.6 We may process information that you post for publication on our website or through our services ("**publication data**"). The publication data may be processed [to enable such publication and administering our <https://all-statecredit.com/> website and services. The legal basis for this processing is consent OR our legitimate interests. Namely the proper administration of our <https://all-statecredit.com/> website and business OR the performance of a contract between you and us and or taking steps, at your request, to enter into such a contract OR supplying such data via **All-State Credit Plan, L.L.C.** or <https://all-statecredit.com/> website.
- 2.7 We may process any information contained in any inquiry you submit to us regarding goods and or services ("**inquiry data**"). The inquiry data may be processed for the purposes of offering, marketing and selling relevant goods and or services to you. The legal basis for this processing is consent.
- 2.8 We may process <https://all-statecredit.com/> information relating to our customer relationships, including customer contact information ("**customer relationship data**"). The customer relationship data may include your name, your employer, your job title or role, your contact details, and information contained in communications between us and you or your employer. The source of the customer relationship data is you or your employer. The customer relationship data may be processed for the purposes of managing our relationships with customers, communicating with customers, keeping records of those communications and promoting our products and services to customers. The legal basis for this processing is consent OR our legitimate interests, namely the proper management of our customer relationships.
- 2.9 We may process information relating to transactions, including purchases of goods and services that you enter into with us and or through our <https://all-statecredit.com/> website ("**transaction data**"). The transaction data may include your contact details, your credit card details and the

transaction details. The transaction data may be processed to supply the purchased goods and services and keeping proper records of those transactions. The legal basis for this processing is the performance of a contract between you and us and or taking steps, at your request, to enter into such a contract and our legitimate interests, namely the proper administration of our <https://all-statecredit.com/> website and **All-State Credit Plan, L.L.C.** business.

2.10 We may process information that you provide to us to subscribe to our email notifications and or newsletters ("**notification data**"). The notification data may be processed to send you the relevant notifications and or newsletters. The legal basis for this processing is consent OR the performance of a contract between you and us and or taking steps, at your request, to enter into such a contract.

2.11 We may process information contained in or relating to any communication that you send to us ("**correspondence data**"). The correspondence data may include the communication content and metadata associated with the communication. Our <https://all-statecredit.com/> website will generate the metadata associated with communications made using the website forms. The correspondence data may be processed for the purposes of communicating with you and record-keeping. The legal basis for this processing is our legitimate interests, namely the proper administration of our <https://all-statecredit.com/> website and **All-State Credit Plan, L.L.C.** business and communications with users.

2.12 We may process information collected from our **Application for Loan form, Employment Application form, Contact Us form or any other forms located on our <https://all-statecredit.com/>** website. This data may include:

- *Purpose of Loan.*
- *Amount of Loan.*
- *Complete Address.*
- *Telephone Numbers.*
- *Email Addresses.*
- *Rent Owning or Buying Home.*
- *Social Security Numbers.*
- *Birth Dates.*
- *Employment (Past & Present) Information.*
- *On Joint Loan Applications possibly Spousal Information.*
- *Vehicles Owned or Financed.*
- *Payment history and transaction history.*
- *Credit history and assets.*
- *Resumes.*

The source of this data is collected from our **Application for Loan form, Employment Application form, Contact Us form or any other forms located on our <https://all-statecredit.com/>** website.

This data may be processed for lending or a Loan, Employment or other <https://all-statecredit.com/> needs to service our customer base. The legal basis for this processing is consent OR our legitimate interests. The performance of a contract between you and us and or taking steps, at your request, to enter into such a contract.

- 2.13 We may process any of your data identified in this policy where necessary for the establishment, exercise or defense of legal claims, whether in court proceedings or an administrative or out-of-court procedure. The legal basis for this processing is our legitimate interests, namely the protection and assertion of our legal rights, your legal rights and the legal rights of others.
- 2.14 We may process any of your data identified in this policy where necessary for the purposes of obtaining or maintaining insurance coverage, managing risks, or obtaining professional advice. The legal basis for this processing is our legitimate interests, namely [the proper protection of our business against risks.
- 2.15 In addition to the specific purposes for which we may process your data set out in this Section 2, we may also process any of your personal data where such processing is necessary for compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person.
- 2.16 Please do not supply any other person's data to us, unless we prompt you to do so.

3. Providing your data to others

- 3.1 We may disclose your data to any member of our group of companies or branches (this means our subsidiaries, our ultimate holding company, and all its subsidiaries) insofar as reasonably necessary for the purposes, and on the legal bases, set out in this policy. Information about our group of companies can be found at <https://all-statecredit.com/locations/>.
- 3.2 We may disclose your data to our insurers and or professional advisers insofar as reasonably necessary for the purposes of obtaining or maintaining insurance coverage, obtaining a loan, managing risks, obtaining professional advice, or the establishment, exercise or defense of legal claims, whether in court proceedings or in an administrative or out-of-court procedure.
- 3.3 We may disclose or *specify personal data category or categories* to our suppliers or subcontractors identified at <https://all-statecredit.com/locations/>. insofar as reasonably necessary for *specifying purposes of obtaining a loan, Employment or another reasonable purpose that has to do with* <https://all-statecredit.com/>.
- 3.4 Financial transactions relating to <https://all-statecredit.com/> our website and services may be handled by our payment services providers. We will share transaction data with our payment services providers only to the extent necessary to process your payments, refunding such payments and dealing with complaints and queries relating to such payments and refunds.
- 3.5 We may disclose your inquiry data to one or more of those selected third party services providers of goods and services to enable them to contact you so that they can offer, market and sell to you any relevant goods and or services. Each such third party will act as a data controller in relation to the inquiry data that we supply to it; and upon contacting you, each such third party will supply to you a copy of its own privacy policy, which will govern that third party's use of your data.
- 3.6 In addition to the specific disclosures of personal data set out in this Section 3; we may disclose your data where such disclosure is necessary for compliance with a legal obligation to which we are subject, or to protect your vital interests or the vital interests of another natural person. We may also disclose your data where such disclosure is necessary for the establishment, exercise or defense of legal claims, whether in court proceedings or an administrative or out-of-court procedure.
- 3.7 When you agree to set up a direct debit arrangement, the information you give to us is passed to our banks (Iberia Bank, Regions Bank, Community First Bank, Home Bank, South Lafouche Bank & Trust, St Landry Bank, Evangeline Bank, The Bank, Investor Bank, First Federal Bank, United Community Bank, First National Bank, Farmers & Merchant Bank, Abbeville Building And Loan) for processing according to our instructions. We do keep a copy. We keep this information only for the duration of the direct debit arrangement.

4. International transfers of your personal data

- 4.1 In this Section 4, we provide information about the circumstances in which your personal data may be transferred to countries outside the European Economic Area (EEA).
- 4.2 We (**All-State Credit Plan, L.L.C.**) and our other group companies have offices and facilities in the U.S. The European Commission has made an "adequacy decision" concerning [the data protection laws of each of these countries. Transfers to each of these countries will be protected by appropriate safeguards, namely the use of standard data protection clauses adopted or approved by the European Commission, a copy of which can be obtained from **All-State Credit Plan, L.L.C.**
- 4.3 The hosting facilities for our website are situated in the U.S. The European Commission has made an "adequacy decision" concerning the data protection laws of each of these countries. Transfers to each of these countries will be protected by appropriate safeguards, namely the use of standard data protection clauses adopted or approved by the European Commission.
- 4.4 **All-State Credit Plan, L.L.C.** or *categories of supplier or subcontractors* are situated in the U.S. The European Commission has made an "adequacy decision" concerning [the data protection laws of each of these countries. Transfers to each of these countries will be protected by appropriate safeguards, namely [the use of standard data protection clauses adopted or approved by the European Commission.
- 4.5 You acknowledge that personal data that you submit for publication through our <https://all-statecredit.com/> website, forms, or services may be available, via the internet, around the world. We cannot prevent the use (or misuse) of such personal data by others.

5. Retaining and deleting personal data

- 5.1 This Section 5 sets out our data retention policies and procedure, which are designed to help ensure that we comply with our legal obligations in relation to the retention and deletion of personal data.
- 5.2 Personal data that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.
- 5.3 We will retain your personal data as necessary as the source of this data is collected from our **Application for Loan form, Employment Application form, Contact Us form or any other forms located on our <https://all-statecredit.com/> website.**
- 5.4 In some cases it is not possible for us to specify in advance the periods for which your personal data will be retained.
- 5.5 Notwithstanding the other provisions of this Section 5, we may retain your personal data where such retention is necessary for compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person.

6. Amendments

- 6.1 We may update this policy from time to time by publishing a new version on our website.
- 6.2 You should check this page occasionally to ensure you are happy with any changes to this policy.
- 6.3 We may notify you of changes to this policy by email or through the private messaging system on our website.

7. Your rights

- 7.1 In this Section 7, we have summarized the rights that you have under data protection law. Some of the rights are complex, and not all of the details have been included in our summaries.

Accordingly, you should read the relevant laws and guidance from the regulatory authorities for a full explanation of these rights.

- 7.2 Your principal rights under data protection EU law are:
- (a) the right to access;
 - (b) the right to rectification;
 - (c) the right to erasure;
 - (d) the right to restrict processing;
 - (e) the right to object to processing;
 - (f) the right to data portability;
 - (g) the right to complain to a supervisory authority; and
 - (h) the right to withdraw consent.
- 7.3 You have the right to confirmation as to whether or not we process your personal data and, where we do, access to the personal data, together with certain additional information. That additional information includes details of the purposes of the processing, the categories of personal data concerned and the recipients of the personal data. Providing the rights and freedoms of others are not affected, we will supply to you a copy of your personal data. The first copy will be provided free of charge, but additional copies may be subject to a reasonable fee. You can access your personal data by visiting <https://www.all-statecredit.com/gdpr-request-personal-data/> and then retrieved when entering your Email information.
- 7.4 You have the right to have any inaccurate personal data about you rectified and, taking into account the purposes of the processing, to have any incomplete personal data about you completed.
- 7.5 In some circumstances you have the right to the erasure of your personal data without undue delay. Those circumstances include: the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed; you withdraw consent to consent-based processing; you object to the processing under certain rules of applicable data protection law; the processing is for direct marketing purposes; and the personal data have been unlawfully processed. However, there are exclusions of the right to erasure. The general exclusions include where processing is necessary: for exercising the right of freedom of expression and information; for compliance with a legal obligation; or for the establishment, exercise or defense of legal claims.
- 7.6 In some circumstances you have the right to restrict the processing of your personal data. Those circumstances are: you contest the accuracy of the personal data; processing is unlawful, but you oppose erasure; we no longer need the personal data for the purposes of our processing, but you require personal data for the establishment, exercise or defense of legal claims; and you have objected to processing, pending the verification of that objection. Where processing has been restricted on this basis, we may continue to store your personal data. However, we will only otherwise process it: with your consent; for the establishment, exercise or defense of legal claims; for the protection of the rights of another natural or legal person; or for reasons of important public interest.
- 7.7 You have the right to object to our processing of your personal data on grounds relating to your situation, but only to the extent that the legal basis for the processing is that the processing is necessary for: the performance of a task carried out in the public interest or in the exercise of any official authority vested in us; or the purposes of the legitimate interests pursued by us or by a third party. If you make such an objection, we will cease to process the personal information

unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing is for the establishment, exercise or defense of legal claims.

- 7.8 You have the right to object to our processing of your personal data for direct marketing purposes (including profiling for direct marketing purposes). If you make such an objection, we will cease to process your personal data for this purpose.
- 7.9 You have the right to object to our processing of your personal data for scientific or historical research purposes or statistical purposes on grounds relating to your particular situation, unless the processing is necessary for the performance of a task carried out for reasons of public interest.
- 7.10 To the extent that the legal basis for our processing of your personal data is:
- (a) consent; or
 - (b) that the processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract,

and such processing is carried out by automated means, you have the right to receive your personal data from us in a structured, commonly used and machine-readable format. However, this right does not apply where it would adversely affect the rights and freedoms of others.

- 7.11 If you consider that our processing of your personal information infringes data protection laws, you have a legal right to lodge a complaint with a supervisory authority responsible for data protection. You may do so in the EU member state of your habitual residence, your place of work or the place of the alleged infringement.
- 7.12 To the extent that the legal basis for our processing of your personal information is consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.
- 7.13 You may exercise any of your rights in relation to your personal data by written notice to us OR phone, in addition to the other methods specified in this Section 7.

8. About cookies

- 8.1 A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.
- 8.2 Cookies may be either "persistent" cookies or "session" cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.
- 8.3 Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

9. Cookies that we use

- 9.1 We use cookies for the following purposes:
- (a) Authentication - we use cookies to identify you when you visit our website and as you navigate our website.
 - (b) Status - we use cookies [to help us to determine if you are logged into our website.

- (c) Personalization - we use cookies [to store information about your preferences and to personalize the website for you.
- (d) Security - we use cookies as an element of the security measures used to protect user accounts, including preventing fraudulent use of login credentials, and to protect our website and services generally.
- (e) Advertising - we use cookies to help us to display advertisements that will be relevant to you.
- (f) Analysis - we use cookies to help us to analyze the use and performance of our website and services.
- (g) Cookie Consent - we use cookies to store your preferences in relation to the use of cookies more generally.

10. Cookies used by our service providers

- 10.1 Our service providers use cookies and those cookies may be stored on your computer when you visit our website.

The Cookies may or may not all, some or more information such as IP addresses, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths, as well as information about the timing, frequency and pattern of your service use, etc.,).

- 10.2 We use Google Analytics to analyze the use of our website. Google Analytics gathers information about website use by means of cookies. The information gathered relating to our website is used to create reports about the use of our website. Google's privacy policy is available at:

<https://www.google.com/policies/privacy/>.

- 10.3 We Currently do NOT publish Google AdSense interest-based advertisements on our website. These are tailored by Google to reflect your interests. To determine your interests, Google will track your behavior on our website and on other websites across the web using cookies. OR We publish Google AdSense advertisements on our website. To determine your interests, Google will track your behavior on our website and on other websites across the web using cookies. This behavior tracking allows Google to tailor the advertisements that you see on other websites to reflect your interests (but we do not publish interest-based advertisements on our website). You can view, delete or add interest categories associated with your browser by visiting: <https://adssettings.google.com>. You can also opt out of the AdSense partner network cookie using those settings or using the Network Advertising Initiative's multi-cookie opt-out mechanism at: <http://optout.networkadvertising.org>. However, these opt-out mechanisms themselves use cookies, and if you clear the cookies from your browser the opt-out will not be maintained. To ensure that an opt-out is maintained in respect of a particular browser, you may wish to consider using the Google browser plug-ins available at: <https://support.google.com/ads/answer/7395996>.

11. Managing cookies

- 11.1 Most browsers allow you to refuse to accept cookies and to delete cookies. The methods for doing so vary from browser to browser, and from version to version. You can however obtain up-to-date information about blocking and deleting cookies via these links:

- (a) <https://support.google.com/chrome/answer/95647?hl=en> (Chrome);
- (b) <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences> (Firefox);
- (c) <http://www.opera.com/help/tutorials/security/cookies/> (Opera);

- (d) <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies> (Internet Explorer);
- (e) <https://support.apple.com/kb/PH21411> (Safari); and
- (f) <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy> (Edge).

11.2 Blocking all cookies will have a negative impact upon the usability of many websites.

11.3 If you block cookies, you will not be able to use all the features on our website.

12. Our details

12.1 This website is owned and operated by **All-State Credit Plan, L.L.C.**

12.2 Our principal place of business (Home Office) is at

All-State Credit Plan, L.L.C.

1112 CENTER ST

NEW IBERIA, LA 70560 US

Email: torey@all-statecredit.com

Phone: (337).364.4538

- (a) By post, to [the postal address given above;
- (b) Using our website contact form;
- (c) By telephone, on the contact number published on our website from time to time; or
- (d) By email (info@acadianapattios.com), using [the email address published on our website from time to time.



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