

PRIVACY POLICY

NAERIC welcomes you as a visitor to our web site. Keeping your non-public personal information secure and confidential is our main priority. Please take a moment to read the NAERIC Customer Privacy Policy carefully to learn how we process and handle your non-public personal information.

This policy may change periodically. Please check this policy each time you use our web site so that you will have the most current information concerning the handling and processing of your non-public personal information.

Why NAERIC collects non-public personal information

As a user of the NAERIC web site, we want you to know that we will only collect your non-public personal information for the following reasons:

- Give you, a user of the NAERIC web site, clear notice when we are requesting information from you, the types of information we request from you, the general purposes for which that information will be used or disclosed, the agencies to which we provide the information.
- Offer you the ability to opt out of such uses.
- Use safe and secure systems, physical and electronic, to safeguard your non-public personal information.

In each of these circumstances, we will only collect and use the minimum information needed to accomplish the stated purpose, and only with your full knowledge and consent. In many of these circumstances, our principal role is actually to facilitate a relationship in which you provide your information directly to a third party. In such cases, NAERIC may not need to collect your information at all.

How we collect non-public personal information

Visitors viewing the NAERIC web site, do so anonymously. NAERIC does not collect non-public personal information when you browse - not even your email address. NAERIC does collect general Internet data, such as how often our web page was visited. This information does not identify you personally. We use it only to analyze traffic patterns on our web site in order to make our site more useful to our visitors.

- NAERIC web site contains links to other sites.
- NAERIC does not share your non-public personal information with those web sites and is not responsible for their privacy practices, which may differ from ours in significant ways. We encourage you to learn about the privacy policies of those web sites and the companies that operate them.
- The NAERIC web site contains links to other sites. NAERIC does not use cookie technology on the NAERIC web site. However, web sites to which we link may use cookie technology to gather and store data about their visitors. Cookies contain a small amount of information, possibly including non-public personal information that allows a web server to recognize you whenever you visit. Again, we encourage you to familiarize yourself with the privacy and information collection practices of any web site you visit.

- We also receive information from you online when you send us email, applications and other forms. We may also collect information about your transactions with us or with our direct partners, such as what products and services you ordered. In each of these circumstances, as mentioned above, we will only collect and use the minimum information needed to accomplish the stated purpose, and only with your full knowledge and consent. We will never share this information with any third party without your express permission.
- The NAERIC web site is not intended for the use of children, defined as individuals under the age of 18. We do not knowingly solicit personal information from children or send them requests for non-public personal information.

When and to whom we disclose non-public personal information

We will not disclose your non-public personal information to any third party or affiliate without your express permission in accordance with Senate Bill 27 and California Law § 1798.83. It is not the process of NAERIC to sell or trade non-public personal information to direct marketers.

As mentioned above, there are circumstances in which with your express permission we may provide non-public personal information to third parties involved in the resolution process of recovering your identity theft. Such information will be provided directly by us on your behalf to the parties in question. Such third parties might include:

- A police officer, in the course of filing a police report.
- A representative of a financial institution or credit card company.
- At times we may be required by law or legal process to disclose your personal information. We will comply with any such law or legal process.

How we protect your non-public personal information

- NAERIC uses highly secure physical, electronic, and managerial procedures to safeguard the confidentiality and security of the data you provide to us.
- None of your non-public personal information will ever be disclosed by us to any third party or affiliate without your express permission.
- Only authorized employees of NAERIC will have access to the data that you provide to us, and that access is granted only on a "need to know" basis.
- In cases of identity theft crisis resolution, only the advocate working on the case and key administrative supervisors have access to your non-public personal information.
- Finally, we urge you to take every precaution to protect your personal data, both on and off the Internet.

NAERIC company commitment to privacy

To make sure your non-public personal information remains confidential, these privacy guidelines are conveyed to every NAERIC employee. This NAERIC Customer Privacy Policy is subject to change at any time. We encourage you to review the privacy policy regularly for any changes.