

SJMSAA Privacy Policy

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SJMSAA and its affiliates respect your privacy and are committed to protecting it. We recognize the increased importance of electronic commerce and the growth of the Internet as a part of everyday business transactions. That's why we maintain strict internal policies concerning your privacy. SJMSAA provides this Privacy Statement to inform you of our Privacy Policy and practices and of the choices you can make about the way your information is collected online and how that information is used.

Questions regarding this statement should be directed to sjmsaapresident@gmail.com

We've structured our Web Site so that, in general, you can visit SJMSAA on the Web without identifying yourself or revealing any personal information.

However, SJMSAA may ask you to register and provide information that personally identifies you, including when you register as a customer or purchase a product/service from SJMSAA, subscribe to email newsletters, or respond to a marketing campaign. The information gathered is used to enhance the user experience on our site and to identify frequent visitors.

We make this Privacy Policy notice readily available on our home page.

Some SJMSAA Web pages may be P3P-enabled, which allows you additional control over your personal information.

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Cookies. SJMSAA uses software tags called "cookies" to identify customers when they visit our site. Among other things Cookies help us identify returning users so that we don't ask them to register with every visit. They help us understand your buying preferences and customize our service to your needs. By understanding which areas of the site you visit, cookies allow us to present information, products and specials that are of personal interest.

Web beacons

1. Sites covered by this Privacy Statement

SJMSAA.com

2. Types of information we collect

We may collect information from the following sources:

Applications, questionnaires and other forms you submit, such as your name, address and date of birth

Web-based tools when you visit our Web sites, such as "cookies"

We may disclose the information described above to:

Companies in our corporate group

This Privacy Statement covers personal information, non-personal data collection and aggregate reporting.

Personal information

Personal information is information that is associated with your name or personal identity. SJMSAA uses personal information to understand better your needs and interests and to provide you with better service. Once you choose to provide us with personal information, it will be used only to support your customer relationship with SJMSAA. SJMSAA will not sell, rent or lease your personal information to others.



On some SJMSAA Web Sites, you can access products or services, request information, subscribe to marketing or support materials, register yourself or your SJMSAA products, or apply for a job at SJMSAA. The types of personal information you provide to us on these pages may include name, address, phone number, email address, user IDs and passwords, billing and transaction information, credit card information, contact preferences, educational and employment background, and job interest data.

To personalize our Web Sites, services or communications and improve our products and services, we may also ask you to provide us with information regarding your personal or professional interests, demographics, and experiences with our products or services. Providing this additional information is optional.

Non-personal information

Non-personal information is data about usage and service operation that is not associated with a specific personal identity. SJMSAA collects and analyzes non-personal information to evaluate how visitors use the SJMSAA Web Sites.

Non-personal data we collect may include the pages visited on the SJMSAA Web Sites, unique URLs1 visited within SJMSAA, browser type and IP2 address. Most non-personal data is collected via cookies or other analysis technologies. SJMSAA Web pages use cookies, Web beacons and other technologies for data analysis and personalization services. SJMSAA also places ads on other Web Sites that may use cookies.

We have safeguards to keep information confidential and secure:

We have up-to-date physical safeguards, such as secure areas in buildings; electronic safeguards, such as passwords and encryption; and procedural safeguards, such as customer authentication procedures to prevent ID theft.

We restrict access to information about you to only those employees who need to know that information to provide products or services to you.

We train our employees on these security procedures, and we conduct regular audits to check on compliance with the procedures.

3. Children's privacy

SJMSAA is committed to protecting the privacy needs of children and we encourage parents and guardians to take an active role in their children's online activities and interests. SJMSAA does not



knowingly collect information from children under the age of 13 and SJMSAA does not target its Web Sites to children under 13.

4. How we use your information

SJMSAA uses your personal information to provide you with services and to help us better understand your needs and interests. Specifically, we use your information to help you complete an application or order, to communicate with you, to provide service and support, to update you on services and benefits, to personalize promotional offers and to personalize some SJMSAA Web Sites. Occasionally we may also use your information to contact you for market research regarding SJMSAA products or services. We will give you the opportunity to choose your privacy preferences regarding such communications (see section 7, "Your privacy preferences and opting out"). Credit card information is used only for payment processing and fraud prevention. When you provide us with a credit card number (and other sensitive information), SJMSAA will take commercially reasonable steps to protect this information through a secure connection with your web browser. Credit card numbers are only used for payment processing and are not retained for marketing purposes.

Sensitive personal information is collected only to facilitate our financial service providers' credit decisions and will be shared with them only with your permission. Credit card information and sensitive personal data are not used for any other purpose by our financial services providers or SJMSAA and will not be kept longer than necessary for providing the services, unless you ask us to retain your credit card information for future purchases.

You may receive periodic mailings from us with information on new products and services or upcoming events. If you do not wish to receive such mailings, please let us know by sending email to us at optoutplease@SJMSAA.org.

Additionally, if you do not want SJMSAA to contact you for marketing purposes by email, postal mail, fax and/or phone, you may opt out by sending email to us at optoutplease@SJMSAA.org. Please provide us with your name and the information you wish to unsubscribe. Place the word UNSUBSCRIBE in the subject.

SJMSAA will take appropriate steps to protect the information you share with us.

Personal data collected online may also be combined with information you provide SJMSAA through other sources such as product registration, call centers or public events such as trade shows or seminars.

Personal data given to SJMSAA may be transferred across state and country borders for the purposes of data consolidation, storage and simplified customer information management.



Non-personal data is aggregated for reporting about SJMSAA Web Site usability, performance and effectiveness. It is used to improve the customer experience, usability and site content.

5. Who we share your information with

SJMSAA will not sell, rent or lease your personal information to others. SJMSAA will not share your personal information with third parties except in responding to your requests for products or services. Your permission will be requested when you submit your information. SJMSAA shares customer information across SJMSAA-affiliated business entities and companies working on our behalf, but only as described above in "How we use your information."

6. Your choices

SJMSAA gives you the choice of receiving a variety of information that complements our products and services. This option does not apply to communications for the purpose of administering order completion, contracts, support, product safety warnings or updates.

7. Your privacy preferences and opting out

Non-subscription services

SJMSAA will not use your personal information for a different purpose than the one stated when you provided your data. Examples of unrelated uses include sending communications about special offers, product information, and marketing messages.

You may tell us not to:

Disclose information about you outside our corporate group of companies, except we may disclose information as required or permitted by law.

Disclose credit data about you within our corporate group of companies; we do not disclose credit data outside our corporate group of companies.

Solicit you by mail, telephone, or email for products and services that are not directly related to your account and that are outside our regular communications with you (such as your monthly statement, customer service emails, or when you call our customer service center).

Subscription services

To opt-out of receiving communications you have expressly requested (such as email newsletters, software updates, etc.), email us at sjmsaapresident@gmail.com



PRIVACY AND SECURITY TIPS

Protect your information: Never give your Social Security number or personal credit information over the phone unless you initiate the call. Keep your personal identification number (PIN) and password in a safe place. Try to memorize your PIN and password and do not write them down with your account information.

Destroy or securely store your account records: Tear or shred receipts, bank statements, and unused credit card offers. Keep billing statements and other account-related documents in a safe place.

Regularly review your credit report: Order a copy of your credit report at least once per year and report any mistakes to the credit bureau agency and the creditor reporting the information. Keeping your credit report error free is important. Sometimes, there is a small fee for ordering your credit reports, but if you've been denied credit within the last 60 days, the credit report is free.

The three national credit bureau agencies are:

Equifax - www.equifax.org, 1-800-685-1111

Experian - www.experian.org, 1-888-397-3742

TransUnion - www.transunion.org, 1-800-916-8800

Check your billing statements: Review your statements thoroughly. Call all your creditors immediately if you notice incorrect transactions.

If you lose your credit card: Call all of your creditors immediately if you lose your credit card or suspect that someone has stolen your account information.

If you think you have been a victim of identify theft, contact your local government agency for additional information regarding your rights.

8. Your information and third-party companies

Certain SJMSAA services are linked with those from unrelated third-party companies, some which offer you the option to share with both SJMSAA and the third party personal data you provide. Examples include the ability to request communications from SJMSAA marketing or solution partners, or to enable order completion through a reseller. We will not share your personal information with those third-party companies unless you make that choice.

9. Access to and accuracy of your information



SJMSAA strives to keep your personal information accurate. We have implemented technology, management processes and policies to maintain customer data accuracy. We will provide you with access to your information, including making reasonable effort to provide you with online access and the opportunity to change your information. To protect your privacy and security, we will also take reasonable steps to verify your identity, such as a password and user ID, before granting access to your data. Certain areas of SJMSAA's Web Sites may limit access to specific individuals through the use of passwords and other personal identifiers.

The most effective way to view and change your personal information is to return to the Web page where you originally submitted your data and follow the instructions on that Web page.

10. Keeping your information secure

SJMSAA is committed to protecting the information you provide us. To prevent unauthorized access or disclosure, to maintain data accuracy, and to ensure the appropriate use of the information, SJMSAA has in place appropriate physical and managerial procedures to safeguard the information we collect.

We use Secure Sockets Layer (SSL) encryption when collecting or transferring sensitive data such as credit card information. SSL encryption is designed to make the information unreadable by anyone but us. This security measure is working when you see either the symbol of an unbroken key or closed lock (depending on your browser) on the bottom of your browser window.

Credit card numbers are used only for processing payment and are not used for other purposes.

11. Changes to this Statement

If there are updates to the terms of SJMSAA's Online Privacy Statement, we will post those changes and update the revision date in this document, so you will always know what information we collect online, how we use it, and what choices you have. For material changes to this Statement, SJMSAA will provide notification to affected customers.

12. Contacting us

We value your opinions. If you have comments or questions about our privacy policy, please send them to sjmsaapresident@gmail.com