Consumer Reports Privacy Policy: Your Privacy Rights

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What's new?

Consumer Reports has updated the Privacy Policy that applies to our family of digital services, print publications, our other products, services and programs, and our associated websites, applications

and digital tools.

This updated Privacy Policy has been updated to reflect updates in the law and in our practices.

Consumer Reports (which we refer to in this policy as "CR", "we" or "us") is an independent, nonprofit member organization that works side by side with consumers for truth, transparency, and fairness in the marketplace. This Privacy Policy explains how we collect, use, and disclose information through our products and services...

How We Collect Information

Information you give us

You may give us different types of information when you purchase a Consumer Reports product or service or otherwise engage with us, including:

• Identifiers such as contact information, name, email address, mailing address, telephone number, mobile number, user name and password

- Professional or employment-related information, such as the name of the business or organization you're associated with, your title, and the business or organization's address, telephone number, and email address
- Audio, electronic, visual or similar information such as your photograph, an audio recording or a video of you
- Billing i and payment card information where needed for payment
- Information about you and your household, including birthday and demographic information (e.g., age, gender and geographic location)
- Information about your experiences with specific products and services, including product models you own or considered
- Your opinions, actions and experiences regarding various topics and consumer policy issues
- Inferences based on the information we collect from or about you to create a profile reflecting your interests and preferences.

We may match the information we collect from you directly with the information we receive about you from other sources, and use such information along with information from those other sources.

Please note that personal information you submit to a CR publication or elect to post in a public area of a digital service is public. If you don't want people to know your name, email address, or other information that identifies you personally, do not include that information in your public posts.

Additionally, you may choose to provide us with certain "sensitive personal information" to use in our reporting about consumer matters and in our advocacy work. We request that you not provide us with any Social Security number, financial account information, or similar sensitive

personal information data when sharing your experiences with us. **Information we collect when** you use our products and services

We and our service providers collect certain information automatically about your online activities and your devices through technical means, including through the use of cookies, web beacons, and other technologies. This information may include the following:

- Internet or other electronic network activity information, including your Internet Protocol
 (IP) address (which is a unique numerical address that identifies your computer or other
 device when you access the Internet), your browser, device type and operating system,
 name of your Internet service provider, and your browsing history (including addresses of
 the websites you access before and after you visit Consumer Reports).
- Geo-location information which includes information about your real-world location at a given time based on latitude and longitude, as well as your general geographic area or more precise information about your street-level location. [Geo-location information may be derived from your IP address,, from our website and mobile app,, and through other means. Information about your interactions with our content, Consumer Reports ads and communications, including the areas you visit on CR digital services and which of our Consumer Reports ads and content you see on other organizations' websites (such as the Consumer Reports Facebook page) and whether you open email messages from us or click on Consumer Reports ads served by our ad partners when you visit other websites on which our ads appear.
- Device information, including the device type you use to access our digital services, your device's operating system, and unique device identifier information (which is a unique alphanumeric character string associated with an individual user's smartphone or similar handheld device).

Information we obtain from other sources

We collect additional information about you from other sources to help us correct and supplement our records, improve the quality of our products or services, and personalize your experience. These sources include service providers who provide us with your IP address in order to customize our service; payment service providers who provide us with information to process your payment; data providers who provide us with demographic, interest based and

online advertising related data; organizations with which we have a business relationship to provide products and services to you; and information available through publicly available sources such as open government databases and publicly available posts on social media platforms.

The type of additional information we collect from these sources include your updated mailing address, payment card information, information from social media sources, engagement with our content (for example, comments or shares on our Facebook page), information about products and services you access through our business partners (for example, if you purchase a vehicle through our Car Buying service), information about your interests (e.g., pets, travel, and cars), demographic data (e.g., age, gender, general income bracket, ethnicity, and children in household), and for certain of our consumer policy and mobilization activities, your legislative district information.

How We Use Information

The information we collect is used for a variety of purposes. These include:

- Performing our obligations under any agreement between CR and you, including administering your account, processing transactions for CR Products, and communicating with you about your account;
- Supporting consumer policy and mobilization activities, such as running campaigns on consumer policy issues, and informing our efforts to recruit, train and connect our consumer activists;
- Customizing CR Products to provide you with a more relevant experience;
- Conducting research including providing consumer insights and data to manufacturers, regulators, researchers and other third parties to help improve the marketplace;

- Contacting you regarding your use of CR Products and matters that affect you, including to inform our testing, reporting, and consumer policy and mobilization activities;
- Responding to your requests and comments and providing you with customer support;
- Updating and maintaining the accuracy of your information;
- Operating, optimizing and improving CR Products, including by conducting research and analytics;
- Conducting marketing and fundraising activities, including providing information about products and services that may be of interest to you (including services and benefits from our business partners), serving Consumer Reports ads, and managing sweepstakes and other promotional activities;
- Providing others with your information for the limited purposes described in this Privacy Policy, as may be described to you when collecting your personal information, or otherwise with your express consent; and
- Evaluating or conducting a potential business transaction.

How We Disclose Information

We may share information collected from or about you with others, including business partners, service providers, social networking services, industry experts, and other third parties, for the purposes described below.

Sharing With Service Providers.

We may share your information with third-party service providers who help us with specialized services such as payment processing, analytics and member support. Additionally, we authorize certain service providers to use aggregated, anonymous information derived from data collected when you use the products and services they support on our behalf.

• Sharing With Business Partners. Our business partners are third parties CR works with to offer you products and services, such as car-buying services available through our website. You may be asked to provide information about yourself in order to obtain these products and services. When you do so, your information is shared with both CR and the business partner, and may be governed by the user agreement and privacy policy of both CR and our business partner. CR may share information about you with our business partners to fulfill your request for products and services, and our business partners may share certain information about you with us that you provide to them when you use its products and services.

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Sharing with Industry Experts and Other Third Parties. We may share
individual-level or aggregated information with manufacturers, regulators, researchers
and other third parties for research purposes and to help improve the marketplace.
Information shared in this way will not identify you individually, other than with your
express consent.

• Sharing For Consumer Policy and Mobilization Purposes. When you participate in a consumer policy campaign such as by signing a petition or sending a message to a policy decision-maker or government entity, it may be necessary to include your name, address and/or other personal information with your submission. Petitions and comments filed with government entities, together with any included personal information, become a matter of public record and may be viewable online after submission. Sometimes CR works with other advocacy organizations to coordinate our shared policy efforts. If you provide your information to us as part of a joint-petition or other coordinated action, it may be shared with these other organizations.

Sharing For Fundraising Purposes

We share certain donor data (such as full name, mailing address and donation information, but not your email address, telephone number(s) or any financial account information) with other organizations for fundraising purposes.

- Sharing For Marketing Purposes. If you subscribe to Consumer Reports magazine or any of our other print publications, we may exchange or rent your name and mailing address (but not your email address) with other companies that offer products or services through direct mail. We screen all such offers and strive to select trustworthy, reputable companies which offer high quality products or services of interest to you. If you prefer not to receive these offers, please go to Choice/Opt Out for instructions.
- Promotional Offers, Sweepstakes, or Contests. If you enter a sweepstakes, contest
 or other promotion, your information may be disclosed to third parties who help
 administer the promotion, including for winner selection, prize fulfillment and
 aggregated data analysis. Your information also may be disclosed as required by U.S.
 law such as on a winners list.
- Sharing With Our Affiliates. We may share your information among our corporate affiliates, which are related legal entities.

Substantial Corporate Transactions.We may share your information in connection with a substantial corporate transaction, which may include the sale of one or more of our businesses, a merger, the creation of a separate business to provide certain of our products and services, or in the unlikely event of bankruptcy. If we engage in any of these types of transactions, your information will be subject to our privacy policy in effect prior to the time of the transfer of that information.

- Legal Requirements. We may access, preserve and disclose your information if we
 believe that we are required to do so by applicable law, such as to comply with a search
 warrant, court order, subpoena, or request from law enforcement, to enforce our legal
 rights and agreements (including CR's User Agreement), and to defend against legal
 claims.
- Protect Our Websites and Users. We may disclose your information to investigate, prevent or take action regarding suspected illegal activities, including fraud, to protect the legal rights, safety and property of CR and its employees, agents and contractors, and in connection with any safety or security concerns involving our users or the public.

Information Collected by Third Parties

Certain third parties such as ad networks that serve CR ads, analytics companies and social networking platforms may collect information through cookies, web beacons, mobile ad identifiers, and other technologies that track your online activities across CR and other online services, including information about your interactions with our ads, our content and the websites you visit.

The information they collect about you may be aggregated with data these companies collect about you across different websites, online services (including social media services), and your associated devices. These third parties use your information for their business purposes and in accordance with their own privacy policies. For more information, please see CR's Cookie Policy.

Please go to the Choice/Opt Out section to learn more about how you can opt out of our information-sharing practices.

Choice/Opt Out

As a non-profit membership organization engaged in consumer product testing, news reporting and consumer advocacy, we often engage with consumers like you online and through other communication channels. Your feedback and involvement are critical to our work on your behalf.

We want to give you control over how we use your information. Here's how to opt-out of receiving communications from us:

 Opting out of promotional, consumer policy and mobilization communications, newsletters and alerts:

We may send you promotional emails about our products and services or ask you about your experience with Consumer Reports. You can opt out of receiving these email communications by following the instructions and links provided at the bottom of each email. Please note that if you use this method, you will stop receiving promotional emails only from the line of business or business unit that sent you the message. You can also opt out of receiving email communications by calling us at 1-800-333-0663. CR Members can also manage your email communication preferences on your personal account page by clicking here.

[If you wish to change your preferences for policy and mobilization emails, please click here.]

Please allow up to 10 business days for changes to your email preferences to take effect. During that time, you may continue to receive email communications from us that were already in process.

Please note that opting out of receiving email or other communications will not affect your

receipt of service-related communications such as those relating to your account, order

confirmations, renewal/expiration notices, and payment card notifications.

Opting out of postal mail promotional communications

We may send you promotional materials about our other products and services by postal

mail. If you purchase or subscribe to one of our print publications, we may also share your

postal mail contact information with third parties for their marketing purposes as described

above under Sharing For Marketing Purposes.

If you do not want us to send you these promotional mailings or to share your contact

information with third parties, please click here to manage your postal mail preferences or

contact Member Services.

You can also call us at 1-800-333-0663 or write to us at:

Consumer ReportsAttn: Opt Out Preference Center

PO Box 2109

Harlan, IA 51593

If you live in the United States, you may also opt out of receiving promotional

communications through the Direct Marketing Association (DMA).

Canadian residents may visit the Canadian Marketing Association (CMA) web site to be removed from marketing lists used by Canadian Marketing Association members.

It can take up to 8 weeks for your postal mail opt out request to become effective. During that time, you may continue to receive promotional mailings that were already in process.

Opting out of fundraising communications

If you wish to opt out of receiving fundraising communications from us, please click here. You may also call us at 1-800-333-0663 or write to us at:

Consumer Reports

Fundraising Solicitations

P. O. Box 96552

Washington, DC 20090-6552

Because we schedule many fundraising communications in advance, it may take up to 8 weeks for an opt out request to become effective.

Opting out of consumer surveys

We have supplementary policies for information collected through participation in our surveys. You can stop receiving consumer surveys by following the opt out instructions in each survey email invitation. You can also stop receiving future surveys by calling us at 1-800-333-0663 or by writing to us at:

Consumer Reports Customer RelationsAttn: Member Support101 Truman AvenueYonkers, NY 10703

Opting out of digital advertising

To help maintain our independence and impartiality, we accept no outside advertising. However, we may place ads for our own products and services on our own sites and online properties. You may see ads for Consumer Reports on other websites and online properties you visit. Ads for CR Products may be customized to your interests and preferences based on information collected as you browse online, a practice that is often referred to as interest-based advertising. Tracking technologies like cookies and web beacons are used for these purposes. You can opt out of interest-based advertising, as well as advertising on your mobile device, by visiting TrustARC's Ad Preference Manager.

Certain third parties that provide us with analytics services employ their own tracking technologies, such as cookies, when you visit our websites and other digital services. Those third parties are able to collect information about your online activities across our digital services and other websites and online services. You can opt out of data collection by some of these data providers by managing your cookies as described in our Cookie Policy and as follows:

- Some CR Products, including the Consumer Reports website, use Google
 Analytics Advertising Features and its associated tracking technologies to help
 display the CR ads you see on other websites, and to help us manage and
 optimize our online advertising efforts. To opt out of Google Analytics Advertising
 Features, visit Google's Ad Settings page. Website users can also access the
 Google Analytics Opt Out Browser Add-on.
- Some CR Products, including the Consumer Reports website, use Adobe Analytics
 and its associated cookies to help us understand how users engage with our CR
 Products. To opt out of Adobe Analytics cookies on our websites, click here.

Opting out of Geo-location Sharing

If your computer or device is equipped with GPS, connects with wireless access points or hot spots, or communicates through cell towers or satellites, then your computer or device is able to use these features to determine its precise geographic location. The geographic location will be transmitted to CR in real time in accordance with the privacy settings you have set on your computer or device, and will continue to transmit the information to us until you have updated your settings to no longer do so.

Opting out of Texting

We may send you text messages you have consented to receive as part of our text messaging program. You can cancel text messages at any time by texting "STOP". After you send "STOP", we may send you an additional text message to confirm that you have been unsubscribed. You will no longer receive text messages from that short code, but you may receive text messages if you are subscribed to other text lists. If at any time you have questions about the text messages, text "HELP". After you send "HELP" we will respond with instructions on how to use our service as well as how to unsubscribe. Message and data rates may apply.] **Do Not Track**

Some Internet browsers include the ability to transmit "Do Not Track" signals that give consumers control over the collection and use of web browsing information. CR does not process or respond to such signals in users' web browsers at this time.

Cookies

We or our service providers may collect tracking information through cookies. You can opt out of accepting cookies or disable them from your browser. The Help function on most browsers contains information on how you can set your browser to notify you before accepting cookies or can disable them entirely. If you opt out of cookies, you will not be able to take advantage of various features of the Consumer Reports website that are available to other users. For example, we use cookies to recognize you by name when you return to this site so you don't

have to login again and provide your password. For more information and to manage cookies, please see the Consumer Reports Cookie Policy.

Security / Protection Of Information

We are committed to protecting your information. We have put in place physical, technical and administrative procedures designed to help safeguard and prevent unauthorized access and misuse of your information. When Consumer Reports transmits information over the Internet, we work to protect the information through the use of data encryption methods.

While we endeavor to protect the security and integrity of information we collect via our websites and other online properties, due to the inherent nature of the Internet as an open global communications vehicle, we cannot guarantee that any information, during transmission through the Internet or while stored on our systems or otherwise in our care, will be absolutely safe from intrusion by others, such as hackers.

Visit the Protection of Information page to learn more about how the information you provide is secured.

If you create an account on a CR website, you are responsible for maintaining the strict confidentiality of your account password and for any activity that occurs using your account credentials. Please notify us of any unauthorized use of your password or account or any other breach of security.

Children's Privacy

CR Products are intended for general audiences and are not directed to children. If you are the parent or guardian of a child under age 13 and believe your child has provided us with his or her

personal information, please contact us. You must be 18 or older to participate in certain activities, such as contests and sweepstakes.

Third Party Sites and Services

CR's websites and other products contain links to websites, applications and services and incorporate social networking features maintained by third parties that operate under their own privacy policies. Similarly, if you purchase a CR Product or communicate with us through a third party, then that third party's privacy policy will control any information you provide to that company. We encourage you to review the third party's privacy policy before submitting your personal information.

Your Privacy Rights and Choices

We believe that consumers should know what information is being collected about them and exercise choice in how it is being used. This section describes how you may exercise your privacy rights and choices.

Accessing your Information: We may collect information about you in connection with providing you with CR Products and for the other reasons described above. You can request a copy of this information here or by calling us at +1(800) 333-0663 (Monday-Friday 8 AM - 8 PM and Saturday 9:30 AM - 6 PM). Please limit your requests to twice in a 12 month period.

- <u>Deleting your Information</u>: You may request that we delete personal information collected about you, subject to certain exceptions (such as when we are required to keep the information for legal reasons). You can submit a deletion request here or by calling us at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM 6 PM). Please limit your requests to twice in a 12 month period. Please note that requesting deletion will require the cancellation of your paid Consumer Reports membership(s) prior to submitting your request.
- <u>Correcting Information</u>: You may request that we correct any inaccurate personal information we maintain about you. If you have an online account with Consumer Reports, you can update your information by logging into your account <u>here</u>.
 Consumer Reports print members or Consumer Reports on Health subscribers can

update their information <u>here</u>. For individuals without a Consumer Reports online account or a CR print subscription, we maintain very limited information about you. If you believe we have collected information about you and would like to correct it, you can reach Member Services at +1(800) 333-0663 (Monday-Friday 8 AM - 8 PM and Saturday 9:30 AM - 6 PM).

- Opting Out of Sharing Your Information and from Targeted Ads: We use online technologies (or cookies) to track the pages you visit on the Consumer Reports website and share that information with third parties to serve you offers of Consumer Reports products and services after you leave our website. This is known as cross context behavioral advertising or targeted advertising. If you prefer not to receive these targeted offers which help support our mission, you can turn off these cookies by visiting the "Do Not Sell or Share My Personal Information" link located at the bottom of the ConsumerReports.org homepage.
- <u>Limit Processing of Personal Information</u>: We may, on occasion and where permitted by law, process your personal information based on your consent. If you would like to object to, or request the restriction of, processing of your personal information, or withdraw your consent, you can email us at Legaldept@consumer.org. Please provide (i) your first and last name, email address, and address of residency; (ii) state that you wish to object to, or limit, the processing of your personal information, or withdraw your consent, and (iii) include the following in the subject line "Request to Limit Processing/Withdraw Consent. You can also call us at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM 6 PM). Once we receive your request, we may verify it by requesting information sufficient to confirm your identity. Please note that we reserve the right to deny a request as allowed by applicable law, such as where your identity cannot be confirmed, where we believe that the request may be fraudulent, or otherwise in accordance with law.

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• <u>Freedom from Discrimination</u>: Consumers should not be discriminated against for exercising their privacy rights. Consumer Reports will not treat you differently for exercising your rights.

Your State Privacy Rights

Your California Privacy Rights

The California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 ("CCPA") requires that companies covered by the law make certain disclosures and provide certain rights to California residents. For purposes of this "Your California Privacy Rights" section, we will refer to companies that are covered by the CCPA as "California Covered Businesses". As a not-for-profit organization, CR is not covered by the CCPA, but we make the following disclosures consistent with our role as marketplace leader:

- As further described in the "Information Collected" section above, we collect, and have collected over the prior 12 months, the following categories of personal information.
 Please note that we may not have collected all categories of information for every individual.
 - o Identifiers/Contact Information
 - Personal information categories listed in the California
 Customer Records provision such as payment information
 - Information Related to Characteristics Protected Under California or Federal Law
 - Commercial Information including products or services purchased, obtained or considered, or other purchasing histories
 - o Internet or other electronic network activity information
 - o Geo-location data
 - o Electronic, Visual, and Audio Information
 - o Professional or employment-related information
 - o Educational Information
 - o Inferences drawn from the above.

We use and disclose this information for the business purposes described in this policy, including to audit the CR Products, detect security incidents and prevent fraud, debug and repair errors, maintain your account, provide customer service, process and fulfill orders, verify customer information, conduct research, undertake activities to improve the CR Products,

market the CR Products, and understand how users interact with the CR Products.

- We sell (as defined by California law) the following categories of personal information with respect to our online users:
 - o Identifiers/Contact Information
 - o Internet or other electronic network activity information
 - o Inferences drawn from the above.

Additionally, we sell (as defined by California law) the following categories of personal information with respect to our print members:

- Identifiers/Contact Information
- o Commercial Information including products or services purchased or obtained
- o Inferences drawn from the above.

The CCPA gives California residents certain rights in relation to the use and disclosure of their personal information by California Covered Businesses. These rights include the following:

- Right to Know: California residents have the right to request that California Covered Businesses disclose to them, twice in a 12 month period, the personal information they have collected, used, shared, or sold about them, including:
 - The categories and specific pieces of personal information collected;
 - The categories of sources from which the business collected the personal information;
 - The purposes for which the business uses the personal information;
 - The categories of third parties with whom the business shares the personal information; and
 - The categories of information that the business sells or discloses to third parties.

California residents can request a copy of this information here or by calling us at +1(800) 333-0663 (Monday-Friday 8 AM - 8 PM and Saturday 9:30 AM - 6 PM). Please limit your requests to twice in a 12 month period.

- Right to Delete: California residents have the right to request that California Covered Businesses delete personal information collected from them, subject to certain exceptions. California residents can submit a deletion request here or by calling us at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM 6 PM). Please limit your requests to twice in a 12 month period. Please note that requesting deletion will require the cancellation of your paid Consumer Reports membership(s) prior to submitting your request.
- Right to Opt-Out of Sale or Sharing: California residents have the right to request that California Covered Businesses stop selling or sharing their personal information for targeted advertising. Consumer Reports uses online technologies (or cookies) to track the pages you visit on the Consumer Reports website and share that information with third parties to serve you offers of Consumer Reports products and services after you leave our website. If you prefer not to receive these targeted offers which help support our mission, you can turn off these cookies by visiting the "Do Not Sell or Share My Personal Information" link located in the footer of the ConsumerReports.org website.

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- Right to Correct: California residents have the right to request that California Covered Businesses correct any inaccurate personal information collected about them. You may request that we correct any inaccurate personal information we maintain about you. If you have an online account with Consumer Reports, you can update your information by logging into your account here. Consumer Reports print members or Consumer Reports on Health subscribers can update their information here. For individuals without a Consumer Reports online account or a CR print subscription, we maintain very limited information about you. If you believe we have collected information about you and would like to correct it, you can reach Member Services at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM 6 PM).
- Right to Limit Use and Disclosure of Sensitive Personal Information: California residents have a right to direct California Covered Businesses to use their sensitive personal information (such as social security number, financial account information, racial or ethnic information, precise geolocation data, and genetic data) only for limited purposes, such as to provide customers with the services requested, detect security incidents and prevent fraud. California residents can request that we limit the use of your sensitive personal information in accordance with applicable law [by clicking here] or by calling us at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM 6 PM)]. [by emailing us at Legaldept@consumer.org. Please provide (i) your first and last name, email address, and address of residency; (ii) state that you are a California resident and wish to restrict the processing of your sensitive information and (iii) include the following in the subject line "California Limit Processing of Sensitive Information". You can also call us at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM

- 6 PM)]. Please note that we may still process your sensitive personal information for certain purposes, such as to provide you with services you have requested, protect the

safety and security of services, and comply with our legal obligations.

Freedom from Discrimination: California residents have the right to be free from

discrimination for exercising their privacy rights.

You may use an authorized agent to make a request on your behalf. If you choose to do so, we

may request confirmation from you or the agent to validate the agent relationship. [Please click

here to make a request as an authorized agent.] [For authorized agents submitting a request on behalf of a

data subject, please contact us at legaldept@consumer.org and provide (i) the first and last names and email

address for the data subject, (ii) the first and last names and business contact information for the agent, (iii)

evidence of authority (e.g., power of attorney, etc.), (iv) the status of the data subject (e.g., [User, Non-User]),

(v) the right(s) being exercised, and (vi) in the subject line include "Authorized Agent Request".]

California Shine the Light Law

Under California law, residents of the State of California may request from us once per year and

free of charge a list of all third parties to whom your personal information has been disclosed

during the preceding year for those third parties' direct marketing purposes. If you are a

California resident and want such a list, please submit your request in writing in one of the

following two ways:

Email us at: legaldept@consumer.org or write to us at:

Consumer Reports

Attn: Legal Department

101 Truman Avenue

Yonkers, NY 10703

For all requests, you must put the statement "Your California Privacy Rights" in the subject line of your request and include your name, street address, city, state, and zip code.

Virginia Privacy Rights

The Virginia Consumer Data Protection Act ("VCDPA") provides certain rights to Virginia residents regarding the collection and processing of their personal information by covered companies. As a not for profit organization, Consumer Reports is not subject to the VCDPA, but provides the rights described in the section of this Privacy Policy entitled "Your Privacy Rights and Choices" following rights consistent with CR's role as a marketplace leader. If you are a Virginia resident and wish to exercise these rights, you can submit a request using the methods listed below:

Request to Access Personal Information: Virginia residents can submit an access request here or by calling us at +1(800) 333-0663 (Monday-Friday 8 AM - 8 PM and Saturday 9:30 AM - 6 PM). Please limit your requests to twice in a 12 month period.

- Request to Delete Personal Information: Virginia residents can submit a deletion request here or by calling us at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM 6 PM). Please limit your requests to twice in a 12 month period. Please note that requesting deletion will require the cancellation of your paid Consumer Reports membership(s) prior to submitting your request.
- Request to Correct Personal Information: If you have an online account with Consumer Reports, you can update your information by logging into your account here. Consumer Reports print members or Consumer Reports on Health subscribers can update their information here. For individuals without a Consumer Reports online account or a CR print subscription, we maintain very limited information about you. If you believe we have collected information about you and would like to correct it, you can reach Member Services at +1(800) 333-0663 (Monday-Friday 8 AM 8 PM and Saturday 9:30 AM 6 PM).
- Opt Out of Sale or Processing of Personal Information for Targeted Advertising:
 Virginia residents may opt out of the sale of their personal information and the
 sharing or processing of personal information for targeted advertising purposes.
 You can exercise these opt-out choices by visiting the "Do Not Sell or Share My
 Personal Information" link located in the footer of the ConsumerReports.org
 website.

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You can click the link at the bottom of this webpage [link].

If we decline to take action on one of your rights and you are a Virginia resident, you can submit an appeal by contacting us at Legaldept@consumer.org and provide (i) your first and last name, email address, and address of residency; (ii) the date that you initially submitted the request; (iii) an overview of the decision you are appealing; and (iv) include the following in the subject line "Virginia - Appeal".

Nevada Rights

If you are a Nevada resident, you can request that a company not sell your personal information for monetary consideration even if it is not currently being sold. We do not believe that we sell your personal information in this way, but we do offer you the ability to opt out by emailing us at Legaldept@consumer.org. Please (i) include your first and last name, email address, and address of residency; (ii) state that you would like to opt out of any sale of your personal information under Nevada Law; and (iii) include "Opt-out: Nevada" in the subject line.

Special Terms for International Visitors

The following section applies to persons from a country outside of the United States ("Data Subjects"):

Lawful Basis for Processing Personal Information

Under applicable laws in countries other than the United States, entities like CR that act as data controllers in connection with the processing of personal information must have a lawful basis for processing that information. CR needs to collect and process certain types of personal information from Data Subjects in order to provide CR Products and otherwise comply with our legal obligations. The lawful bases that we rely upon to process the personal information held about Data Subjects are as follows:

• To carry out our obligations arising from our agreements with customers, such as memberships, subscriptions and donations, and to take steps at their request prior to entering into such agreements.

- To send communications to Data Subjects about our activities and offerings to the extent we have Data Subject consent or when doing so is in our legitimate interests (and not overridden by the interests or fundamental rights and freedoms of Data Subjects).
- To comply with our legal obligations.
- For consumer policy and mobilization purposes carried out in CR's legitimate interests and in compliance with your fundamental rights and freedoms.
- For direct marketing purposes carried out in CR's legitimate interests and in compliance with your fundamental rights and freedoms.

Personal Information Retention

We shall retain your personal information for so long as is required for the purposes of the relevant agreement between you and CR (see our User Agreement) and/or in accordance with legal and regulatory requirements and tax and accounting rules. We will endeavor not to keep personal information in a form that allows a Data Subject to be identified for any longer than is reasonably necessary for achieving the permitted purposes. At the end of the applicable retention period, we may destroy, erase from our systems, or anonymize personal information as part of such efforts. To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of the personal data, the purposes for which we process the personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

Storage and Transfer of Personal Information

We maintain physical, electronic and procedural safeguards designed to protect Data Subjects' personal information, prevent unlawful or unauthorized processing of personal information, and prevent unauthorized disclosure of, or accidental loss of, or damage to, such information.

We may process personal information in, and transfer personal information to, countries that may not guarantee the same level of protection for personal information as the country in which Data Subjects reside, and which may not have received an adequacy decision from the European Commission.

Personal information will also be processed by staff who work for us and operate outside the European Economic Area. This includes staff engaged in, among other things, the provision of administration and support services. All such staff are subject to appropriate confidentiality and security obligations.

We restrict access to nonpublic personal information about Data Subjects to those of our employees and agents who need to know the information to enable us to provide services.

For more information about steps we take to protect your personal data, please click here.

Rights in relation to Personal Information

Data Subjects have certain rights in relation to their personal information, including the right to be informed about the collection and use of their personal information, as outlined in this Privacy Policy.

These include, where certain conditions are met:

- the right to request access to the personal information we hold about them
- the right to have inaccurate information about them amended or updated
- the right to object to processing of personal information about them
- the right to withdraw consent at any time (where relevant)
- the right to have personal information about them erased or to restrict processing in certain limited situations
- the right to lodge complaints with applicable data supervisory authorities.

Data Subjects should use the contact information below to get more information and/or to make a formal request.

We will endeavor to keep the personal information we store about Data Subjects reasonably accurate and up-to-date by enabling Data Subjects to correct it by request or by logging into My Account and correcting it

directly. Data Subjects should notify us if any of their personal information changes or if they become aware of any inaccuracies in the personal information we hold about them.

How to Contact Us

If you have questions about this Privacy Policy, you can reach us in any of the ways described in our Member Support portal.

If you feel that we have not followed our Privacy Policy, please let us know by emailing us at privacy@consumer.org and we will do our best to address your concerns. You may also contact:

- The Direct Marketing Association's Committee on Ethical Business Practices at ethics@the-dma.org
- Your state or local consumer protection office
- The Better Business Bureau (BBB), or
- The Federal Trade Commission (FTC) by phone at (202) 326-2222 or online at http://www.ftc.gov.

Any disputes regarding this Privacy Policy are subject to our User Agreement.

Changes to this Privacy Policy

We may change this Privacy Policy from time to time. When we do, we will let you know by posting the changed Privacy Policy on this page with a new "Effective Date." In some cases (for example, if we significantly expand our use or sharing of your personal information), we may also tell you about changes by additional means, such as by sending an e-mail to the e-mail address we have on file for you, by asking for your consent, or by other means consistent with applicable law. In some cases, we may request your consent to the changes. If you use the CR Products or other products and services after the new Effective Date, you are deemed to have consented to our updated privacy policy, provided that we will obtain your affirmative consent where legally required and otherwise subject to applicable law.

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