

Consumer Reports Privacy Policy

Effective Date: January 18, 2017

Please note that the Consumer Reports Privacy Policy has been updated. Please review the revised Privacy Policy carefully before using any of our products and services that link to this Privacy Policy. By using our products and services, you consent to the terms of our updated Privacy Policy.

Please click [here](#) if you would like more information about the updates to our Privacy Policy.

Consumer Reports, Inc. (formerly Consumers Union of United States, Inc.) is an independent, nonprofit testing and research organization serving consumers. Since 1936, our mission has been to test products, inform the public, protect consumers and advocate on their behalf.

We are committed to protecting your privacy. This Privacy Policy describes the types of information we collect about you, how your information may be used and when it may be disclosed, how your information is protected, and how you can control the use and disclosure of your information.

1. Scope

This Privacy Policy covers the Consumer Reports family of print publications as well as online and mobile websites and applications that provide an authorized link to this Privacy Policy (collectively "CR Products"). It does not cover our consumer advocacy programs, campaigns and websites run by Consumers Union, the policy and action division of Consumer Reports which are governed by our separate Consumers Union Advocacy Privacy Policy found [here](#).

This Privacy Policy applies to personally identifying information ("PII") and other information collected about you and your devices. PII may include, for example, your name, mailing address, email address, telephone number, credit/debit card information, user name and password, and demographic information.

Our websites and other services may contain links to third-party websites which are provided for your information and convenience. Please note that unless otherwise indicated, this Privacy Policy does not cover any information that may be collected through any third party website.

2. Information Collected

Information you provide directly to us. You may provide different types of information to us when you subscribe to or purchase a product or service, access various content or features, post product reviews or ratings, participate in our blogs or forums, make a

donation, enter a sweepstakes, contest or other special initiative, directly contact us, or otherwise interact with our websites, mobile sites or mobile applications, including:

- Contact information such as name, email address, mailing address, phone number, and mobile number;
- User name and password;
- When you subscribe to or purchase a product or service, your billing information, subscription preferences and account number where needed for payment, to complete a particular transaction, or to access a particular product or service;
- When you post a user review or make a comment in a blog or forum, information you provide such as your user name, email address, geographic location, and the content of your review or comment; and
- When you participate in one of our surveys, information you provide to us such as your age, gender and geographic location; information about yourself and your experiences with particular products and services; and your views and opinions on various topics.

Information we collect automatically on CR Products. CR Products may collect certain information automatically, including through the use of [cookies](#), [web beacons](#), and [other technologies](#). This information may include the following:

- Your browser and mobile device type, operating system and name of your Internet service provider;
- Web pages you visit within CR Products;
- Geo-location information;
- Information about your interactions with email messages, such as whether the messages were opened and the links clicked in those emails; and
- Standard server log information.

Information we obtain from other sources. We may collect information about you from other sources, including when you use social media integrated with our products and services (for example, on our pages on Facebook) and when you purchase certain of our mobile products and services from third party services. Examples of the type of information we may receive from other sources are user name and password and payment card information and demographic and lifestyle information.

Combining Information. Please note that the information we collect about you may be combined or supplemented with information from other sources, such as information to validate or update your address, payment card or demographic information.

3. Use of Information

Information we collect is used for a variety of purposes, such as to fulfill a product or service you've signed up for or purchased from us (e.g. a paid subscription or newsletter), customize your online experience, or provide you with information regarding products and services we believe may be of interest to you. Other purposes for which we may use your information include to:

- Contact you regarding your use of our products and services and matters that affect you;

- Enable you to participate in features such as surveys, user reviews, blogs or forums, make a donation, participate in consumer advocacy campaigns, or enter sweepstakes, contests or other special initiatives;
- Analyze the use of the CR Products and information about visitors to the CR Products to understand and improve our service offerings;
- Update and maintain the accuracy of our information;
- Serve banner ads for Consumer Reports products and services on both the CR Products and other websites; and
- Provide others with your information for the limited purposes described in this Privacy Policy.

4. Disclosure of Information

We are committed to maintaining your trust and we want you to understand when and with whom we may share information collected about you. If you wish to opt out of any sharing of information described in this Privacy Policy, go to the [Choice/Opt Out](#) section below.

Consumers Union Action Fund, Inc. When you participate in one of our consumer-advocacy campaigns, and agree to receive electronic communications regarding our advocacy activities, we may share your information with the Consumers Union Action Fund, Inc. (the “CU Action Fund”), a 501(c)(4) nonprofit consumer advocacy organization that works to ensure a fair and safe marketplace for consumers. Please see the separate [Consumers Union Advocacy Privacy Policy](#) and the [CU Action Fund Privacy Policy](#) for additional information.

Donations. We may share certain information about you when you make a donation to Consumer Reports or one of our related organizations.

If you became a customer of Consumer Reports before January 3, 2013 and make a donation directly to Consumer Reports, Consumer Reports Foundation or Consumers Union, none of the information from that donation will be rented or exchanged with any company or organization other than the CU Action Fund.

If you became a new customer of Consumer Reports on or after January 3, 2013 and later make a donation directly to Consumer Reports, Consumer Reports Foundation or Consumers Union, information from that donation may be shared with our affiliates (including the CU Action Fund and Consumer Media LLC, owner of the Consumerist website). We may also provide information from such donors (including your full name, address and donation information, but excluding your email address, telephone number(s) and any financial account information) to other organizations.

If you want to opt out of any sharing of information described in this section with unaffiliated third parties, please go to [Choice/Opt Out](#) for instructions.

User Reviews. If you submit user reviews, we may share your submissions with other websites or provide links to your submissions from other websites.

Direct-Mail and Other Promotional Offers. We may share certain information about you for direct mail and other promotional offers when you subscribe to Consumer Reports magazine or our print newsletters, or purchase any of our print publications.

If you are an existing customer before August 1, 2014 and subscribe to Consumer Reports magazine or our print newsletters or purchase any of our print publications either by mail, phone, or online, 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 who offer high quality products or services of interest to you. Each mailing list exchange or rental limits the recipient company's use to one promotional effort only. If you prefer not to receive these offers, please go to [Choice/Opt Out](#) for instructions.

If you subscribe to Consumer Reports magazine or our print newsletters or purchase any of our other print publications on or after August 1, 2014, we may provide certain information about you to other companies that offer products or services through direct-mail and other channels. If you prefer not to receive these offers, please go to [Choice/Opt Out](#) for instructions.

Authorized Third-Party Service Providers. We may share your information with third party service providers who help us with specialized services, such as payment processing, shipping, mail and e-mail distribution, mobile messaging, website hosting, monitoring of user reviews and ratings, digital publishing, analytics, promotions management, [surveys](#) and mobile payment processing. We provide these companies only with the information they need to perform their services. For mobile payment processing, the mobile payment service providers will provide your information to your mobile telephone service provider to bill you directly.

Promotional Offers, Sweepstakes, or Contests. If you choose to enter a sweepstakes, contest or other promotion, your information may be disclosed to third parties who help design, administer and implement the promotion, including in connection with winner selection, prize fulfillment and aggregated data analysis. Your information also may be disclosed as required by law, such as on a winners list.

Aggregated, Anonymous Information. We authorize certain service providers to utilize for their business purposes and in accordance with their privacy policies certain aggregated, anonymous information derived from data collected when you use the products and services they support on our behalf, such as to report on usage or industry trends to their customer base. This aggregated, anonymous information does not identify you personally.

Business Transfers. We may share your information in connection with a substantial corporate transaction, such as 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, the sale or pledge of our assets, or in the unlikely event of bankruptcy, insolvency or receivership. Information about our customers, donors, and other users of our websites and other products and services may also be shared in connection with a transaction in which Consumer Reports or one of our affiliates, is seeking financing, investment, support, or funding.

If we engage in any of these types of transactions, your information will be subject to our privacy policy in effect at the time of the transfer of that information.

Consumer Reports will notify you if Consumer Reports transfers ownership and control of your personally identifiable information to an unaffiliated third party in connection with a substantial corporate transaction.

Legal Requirements. We may disclose your information if required by law, such as to comply with a court order or subpoena.

Protect our Websites and Users. We may also disclose your information to investigate, prevent or take action regarding suspected illegal activities or any violation of the [User Agreement](#) or to protect and defend the legal rights and safety of our websites and our employees, agents and contractors (including to enforce our agreements) or in connection with any safety or security concerns.

5. Choice/Opt out

Opting out of email communications (promotional, free email newsletters, and Ratings alerts)

If you subscribe to any of our paid products or services (for example, *Consumer Reports* magazine or ConsumerReports.org), our free email newsletters (for example, those about cars, finance, drugs or safety issues) or our Ratings alerts, we may send you promotional emails about our other products and services or to ask you about your experience.

Opting out online

You can opt out of receiving these email communications from us by following the instructions provided at the bottom of each email. If you use this method, you will stop receiving only that particular type of email message.

If you are a subscriber to one of our paid products or services, you can manage your email communication preferences on your "My Account" page by clicking [here](#) (or by going to www.consumerreports.org/myaccount).

Opting out by telephone

You may also opt out of receiving these email communications by calling us at 1-800-333-0663.

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.

Opting out of receiving email communications will not affect your receipt of service-related communications such as order confirmations, renewal/expiration notices, payment card notifications, and other service-related announcements relating to your account.

Opting out of postal mail promotional communications

Opting Out Online

If you subscribe to any of our paid products or services or to our free email newsletters, we may send you by postal mail promotional materials about our other products and services. We may also share your postal mail contact information with third parties for their marketing purposes as described in Section 4 above. 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.

Opting out by calling or writing

Another way you can opt out of having promotional materials sent to your postal mailing address is by calling us at 1-800-333-0663 or by writing to us at:

Consumer Reports
Attn: Opt Out Preference Center
PO Box 2109
Harlan, IA 51593.

If you are writing to us, please include your full name and street address and specify which type of promotional postal communications you no longer wish to receive.

Opting out through the Direct Marketing Association (DMA)

If you reside 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 go to www.CR.org/fundraising. 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.

If you are writing to us, please specify whether you want to opt out of receiving postal mail, telephone and/or email fundraising solicitations from us. Please also let us know if you do not wish us to share your information with third parties as described in Section 4 above.

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 that specifically address 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 Relations
Attn: Privacy
101 Truman Avenue
Yonkers, NY 10703.

Opting out of online and mobile website 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, as well as on other Web sites you visit. Ads for Consumer Reports products and services may be customized to your interests and preferences based on information collected as you browse online. 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 [TRUSTe's Ad Preference Manager](#).

Some of our products and services, including the ConsumerReports.org web site, use Google Analytics Advertising Features and its associated tracking technologies to help display the Consumer Reports ads you see on other sites, 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](#).

We work with Flurry Analytics to provide analytics in connection with our mobile applications. For more information about Flurry's privacy practices, please [click here](#). To opt out of Flurry Analytics tracking used with our mobile applications [click here](#).

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. Since uniform standards for “Do Not Track” signals have not yet been adopted, Consumer Reports does not process or respond to such signals in users’ web browsers at this time.

Opting out of texts to your mobile device

If you prefer not to receive text or wireless promotional communications on your mobile device, you can opt out by replying STOP.

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 ConsumerReports.org site 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.

6. Accessing Your Information

If you have provided personal information to us in an online account, you can access and edit that information by logging in and visiting [here](#). For any other requests, please write to us at:

Consumer Reports Customer Relations
Attn: Account Information
101 Truman Avenue
Yonkers, NY 10703.

7. Protection of Information

We are committed to protecting your information from loss, misuse or unauthorized alteration. We have put in place physical, technical and administrative procedures to help safeguard and prevent unauthorized access to the data we collect.

Please note that no method of transmitting or storing electronic data is ever completely secure. Therefore, we cannot promise or guarantee that such information will never be accessed, used, or released in a manner that is inconsistent with this Privacy Policy.

For more on how the information you provide is secured, you can visit the [Protection of Information](#) page.

8. Third Party Sites and Services

This Privacy Policy does not cover the practices of third parties, including those that may disclose information to us. We recommend that you review their policies before you visit those sites.

Similarly, if you purchase a Consumer Reports product or service or communicate with us through a company or service other than Consumer Reports (such as a magazine subscription service, online book or magazine store, digital application service provider, telecommunication service provider, or social-media service), then the privacy policy of that company will control any information you provide to that company. We encourage you to review the privacy policy of any company before submitting your personal information.

We work with third parties, such as ad networks, analytics companies and social networking platforms, and they may collect information about your online activities over time and across our sites and other online services.

9. Changes to this Privacy Policy

We may revise this Privacy Policy to reflect changes in our practices and service offerings. If we modify our Privacy Policy, we will update the "Effective Date" posted at the top of the Policy.

If we make a material change in how we use your personal information, we'll post a notice on the CR websites 30 days prior to the change and will give you a reasonable opportunity to provide your consent. If you do not consent, your personal information will be used as agreed to under the terms of the privacy policy in effect at the time we obtained your information. By using the CR Products or other products and services after the effective date of such material change, you are deemed to consent to our then-current privacy policy with respect to any information collected after such effective date, provided that we will obtain your affirmative consent where legally required.

10. Your California Privacy Rights

Residents of the State of California may request a list of all third parties to whom certain information has been disclosed during the preceding year for the third parties' direct marketing purposes. If you are a California resident and want such a list, please write to us at:

Consumer Reports
Attn: Legal Department
101 Truman Avenue
Yonkers, NY 10703-1057

or email us at: legaldept@consumer.org.

For all requests, you must put the statement "Your California Privacy Rights" in the body of your request and include the name of the CR website with respect to which you are requesting the information, as well as your name, street address, city, state, and zip code.

11. Privacy Protection for Children

The CR Products and other products and services are directed toward a general audience and are intended for adults only. We do not knowingly request information from children under the age of 13. In those instances where a CR Product has actual knowledge that it collects information from or offers a service directed toward children as defined under applicable laws, it will comply with those laws.

12. Visitors from Outside the United States

Consumer Reports is a New York not-for-profit organization headquartered in Yonkers, New York, USA. If you are located outside of the United States, the personal information you provide to us will be transferred to the United States and governed by applicable U.S. laws and regulations and this Privacy Policy. Some of this information may be transferred to and processed and stored by our service providers in other countries. By submitting your personal information to us, you consent to its transfer to and storage in the United States and other countries designated by Consumer Reports, its governance by U.S. laws and regulations, and its use in accordance with this Privacy Policy.

13. Questions regarding this Privacy Policy

If you have any questions or concerns about this Privacy Policy or would like a written copy, please contact us at:

Consumer Reports Customer Relations
Attn: Privacy
101 Truman Avenue
Yonkers, NY 10703

Or, if you would like to contact us via e-mail, please visit www.consumerreports.org/e-mail.

If you feel that we have not followed our Privacy Policy, please let us know. Additionally, you may contact The Direct Marketing Association's Committee on Ethical Business Practices at ethics@the-dma.org.

14. Disputes

Any disputes regarding this Privacy Policy are subject to our [User Agreement](#) and will be governed by the laws of the State of New York, applicable to agreements made and performed in New York.

Archiving

Cookies

When you use any of the CR Products, including our websites and mobile products and services, we or our service providers may collect tracking information through cookies, web beacons and other technical methods. These technical methods help us to analyze the traffic patterns on the CR Products and to measure site effectiveness or use of our other products and services, such as mobile applications. For example, we or our service providers use them to measure such information as the frequency with which our users visit various parts of our websites, how long the average user spends on our websites or which pages or features get the most attention. They may involve the transmission of information either directly to us or to our service providers, and allow us to make our websites and other products and services, and any e-mails you have agreed to receive, more relevant to you.

We work with Flurry to provide analytics in connection with our mobile applications. For more information about Flurry's privacy practices, please visit <http://www.flurry.com/privacy-policy.html>. To opt out of Flurry Analytics tracking used with our mobile applications visit <http://www.flurry.com/user-opt-out.html>.

We use "cookies" to store, and sometimes to track, usage information. A cookie is a small amount of data that is sent to your browser from a web server and stored on your computer's hard drive. A cookie contains a unique number that allows our websites to recognize your computer.

We use both temporary and persistent cookies. A temporary cookie tracks visitor activity during a session or visit and expires when you close your browser. We use them to provide continuity for your visit as you visit website pages. Persistent cookies store a unique credential that allows us to automatically log you back in if you are a subscriber so you don't have to re-enter your user name and password each time you visit. We or our service providers may use flash cookies, for example, for user authentication and fraud detection purposes.

We use web beacons on some of our website pages in conjunction with cookies to compile statistics about site usage. web beacons are small pieces of code that are embedded on the pages of websites or applications so we can detect when they have been viewed. We also use web beacons in HTML e-mails that we send our visitors to determine whether our recipients have opened those e-mails and/or clicked on links in those e-mails.

On their own, cookies and web beacons do not contain or reveal any personally identifiable information. However, if you choose to furnish Consumer Reports with personally identifiable information, this information can be associated with the data collected using the cookies or web beacons.

Cookies and web beacons placed on sites where Consumer Reports has run an ad allow the site to recognize the computer when it is used to return to that site, or to

measure advertising response. This data is not linked to personal data in any Consumer Reports databases.

The Help function on most browsers contains information on how to set your browser to notify you before accepting cookies or to disable cookies entirely. However, if you don't accept cookies, you won't be able to take advantage of various features on our websites that are available to other visitors.

For more information, please read our complete [Privacy Policy](#).

Surveys

We address information collected through participation in our consumer surveys separately because we treat survey responses differently. Consumer Reports conducts various surveys using our own research staff or through research firms we hire. Our surveys are conducted in print, phone and electronic formats. We store survey data securely and retain it beyond the initial publication of results so that we can track trends over time.

When you participate in one of our surveys, we ask for a variety of information - some of which constitutes personally identifiable information about you or your family - including: (1) demographic information, such as your age, gender, and geographic location; (2) other information about you and about your experiences with products and services; and (3) your views and opinions on various topics.

The following principles govern our use of the information we collect through surveys:

First, your survey responses will be used only in combination with those of other survey respondents to produce information designed to help consumers in today's marketplace, including our own efforts to provide better products and services to consumers, and to move the marketplace in ways that protect and empower consumers. Aggregated survey information is used to develop content for our editorial reporting. We also use it to support engagement and advocacy efforts to influence legislative and regulatory bodies, and other important marketplace actors, working to get them to do more to protect consumers from unsafe, risky, or poorly performing products and services.

Your individual responses will remain confidential to Consumer Reports (and our agents and service providers) and will be used only for such research, product and advocacy purposes, unless you expressly agree otherwise.

We may share certain survey response data with academic researchers and other third parties for their own research purposes, provided that such purposes are consistent with our organizational mission.

Consumer Reports may retain your survey responses to analyze product performance over time and to avoid asking you the same questions in subsequent surveys. For

example, if you have already answered questions about a product you own, we may later ask whether you still own that product and whether you continue to experience a problem you previously reported.

Second, you will not receive marketing or other non-research materials as a result of participating in a survey, unless you expressly agree otherwise. However, it is possible that you may receive such materials as a result of your other business relationships with Consumer Reports, as described elsewhere in the Privacy Policy.

There are two general exceptions to these principles concerning when and how we contact you:

(1) As part of our quality control efforts, if you participate in a survey, you may be contacted by Consumer Reports or its agents to validate that you did take part in the survey; and

(2) Our researchers may follow up with you based on your specific answers to a survey. For example, if you tell us you have a particular car model and we have additional questions about that car, we may select you to participate in a second survey. If you do not wish to receive follow-up contacts, you can opt out of receiving survey-related communications from us. **If you opt out, you will not receive any follow up questions about past surveys and you will also not receive any more surveys of any type from us.**

For some surveys we may contract with other companies to issue invitations on our behalf, asking you to participate, to host surveys for us, or to perform other information-gathering, processing, and validation-related services. We provide these companies only with the information they need to perform their services.

If you opt out of receiving survey communications from us, please allow up to 10 business days from the time you contact us for your opt out to take effect. During that time you may continue to receive communications from us that were already in process.

To opt out from receiving consumer surveys, you can follow the opt out instructions in each survey email invitation. You can also call us at 1-800-234-1645 or write to us at:

Consumer Reports Customer Relations
Attn: Privacy
101 Truman Avenue
Yonkers, NY 10703.

For more information, please read our complete [Privacy Policy](#).

Protection of Information

A variety of safeguards are in place to secure your data. When we collect sensitive data like credit or debit card info, we use data-encryption technology, and we store it in encrypted form on restricted-access computers.

We work to protect your personal information from loss, misuse, or unauthorized alteration. We have put in place physical, electronic, and managerial procedures to help safeguard and help prevent unauthorized access and maintain security over the data we collect.

We use industry-recognized security safeguards such as firewalls and other security procedures to help protect your information from loss or unauthorized access. We use data-encryption technology to help protect against loss, misuse, or alteration of your sensitive credit or debit card information. We use Secure Sockets Layer (SSL) technology, which creates an encrypted connection between you and our systems for the transmission of any credit or debit card information you input online and we use encryption protection for any payment authorizations for transactions we request through any channel. Once we collect your credit card or debit card information, it is stored encrypted on restricted-access computers that are not directly accessible via the Internet.

Any unauthorized access to or use of any of our websites and other products and services or to the information collected and maintained by us should be immediately brought to our attention by contacting us via e-mail or by writing to us at Consumer Reports Customer Relations, Attn: Security, 101 Truman Avenue, Yonkers, NY 10703. We will investigate, and, if necessary, take action to mitigate the harm from any violation of the security of your personal information of which we become aware.

In the unlikely event that we believe the security of your personally identifiable information, such as payment card information, in our possession or control has been compromised, we will endeavor to provide required notice as soon as possible under the circumstances and, if appropriate, will post notices on any applicable Consumer Reports website.

When you set up an online account with us, you are asked to establish a user name and password. When you later log on to your account, you will be asked to enter your user name and password to protect the security of your online account. If you want to change your password or other subscriber information, you may do so at any time through My Account. If you have forgotten your user name and wish to log on, you will be asked to provide the e-mail address you used when you created the account (or an updated e-mail address that you have previously provided), and an e-mail containing a link that will take you to your user name(s). If you wish to log on to your account and have forgotten your password, the online system will request both your e-mail address and your user name, and we will promptly send you an e-mail with a link to reset your password. You will be prompted to reset it to a new password.

If you have a print subscription that is managed online, you will need to provide us with your account number to make any changes to your password or other subscriber information. Both online and print subscribers may also call our customer support at 1-914-378-2035 (or 1-800-234-1645) to retrieve forgotten account information or to otherwise make changes to your information. In that case, you will be asked to provide your name or e-mail address, as well as the street or post office address we have on record for you, prior to a customer-service representative providing or changing your password.

It is your responsibility to control the dissemination and use of your user name and password and to control access to and use of your account. We urge you to keep your password confidential and not disclose it to anyone. We also recommend that you never reuse the same password across different websites and other online products and services. Be sure to sign off when finished using our websites, especially if you are using a shared or public computer. We will not be responsible or liable for any loss or damage, such as a third party's unauthorized access to your information, if you fail to comply with this provision.

You may choose to send us e-mails. Information disclosed in e-mails may not be secure or encrypted and thus may be available to others. Exercise caution when deciding to disclose any personal or confidential information in e-mails.

Please note that no method of transmitting or storing electronic data is ever completely secure. Therefore, we cannot promise or guarantee that such information will never be accessed, used, or released in a manner that is inconsistent with this Privacy Policy.

For more information, please read our complete [Privacy Policy](#).