Advocacy Privacy Policy

Consumers Union - Policy and Action from Consumer Reports

PRIVACY POLICY

Effective Date: March 18, 2015

Please note that the Consumers Union Privacy Policy has been updated. Please review the updated Privacy Policy carefully before using our web sites that link to this Privacy Policy. By using our web sites, you consent to the terms of our updated Privacy Policy.

Consumers Union ("CU", "we" or "us") is the public policy and advocacy division of Consumer Reports, the independent, nonprofit testing, research and information organization serving consumers. Consumers Union works for health reform, food and product safety, financial reform, and other consumer issues in Washington, D.C., the states, and in the marketplace.

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 Consumers Union Privacy Policy applies to information provided or collected in connection with CU's consumer advocacy programs and campaigns, resource tools, and their associated websites that link to this Privacy Policy, which web sites include the ConsumersUnion.org web site, Consumers Union advocacy campaign web sites and CU's Healthcare Value Hub web site (each, a "Site" and collectively, the "Sites").

A separate privacy policy applies to the Consumer Reports family of print, wireless and online information products and services, and is available on the ConsumerReports.org web site.

2. YOUR CONSENT TO THIS PRIVACY POLICY

The Consumers Union Privacy Policy is incorporated into and subject to our Consumers Union <u>User Agreement</u>. By using our Sites, you consent to our Consumers Union User Agreement and Privacy Policy, including our use and disclosure of your personal information as delineated in this Consumers Union Privacy Policy.

3. INFORMATION WE COLLECT, HOW WE COLLECT IT, AND HOW WE USE IT

Much of the information on our site can be accessed without our collecting any personally identifiable information from you. You can surf our Sites and view much of our content anonymously. For instance, you can access information on policy issues affecting consumers without giving out any personally identifiable information.

The information we gather on our Sites falls into two categories: (1) personal information, such as personal information you supply when you engage in activities like "taking action" on a policy issue, donating, registering for webinars and conferences and to receive email updates, or sharing your personal experience of a particular consumer issue through our Share Your Story website feature, and (2) tracking information collected as you navigate through our Sites.

Personally identifiable information (PII)

To use certain features on our Sites, we ask you to provide certain personally identifiable information (also referred to as PII), such as your name, mailing address, email address, and telephone number. We use this information to complete the transaction you requested, to provide you information relevant to your interests or to help improve our site. For example, we request this information when you register to receive communications from us, transmit letters seeking to influence decision-makers or corporations on a policy issue, complete an online form, post messages on a discussion board or comment on a blog. We also enable you to donate to our organization through our ConsumersUnion.org website. If you do so, we collect your credit/debit card information (also referred to as payment card information) in addition to your name, address, telephone number and email address. Participants in certain Site activities may also provide us with the name of their employer or the organization with which they are affiliated.

Certain of our Sites also contain a Share Your Story feature whereby you can share your experiences as a consumer. Each Share Your Story feature asks you to provide specific information about your experience and to provide your contact information, including name, email address, street address and telephone number. The information we learn from you helps us better understand the problems facing consumers and informs our efforts to effect policy change. In each Share Your Story feature, we provide terms addressing how we will treat your information and ask you to indicate your preferences with respect to making that information about your experiences public or otherwise sharing it. Those terms govern CU's treatment of your story and the personal information you provide with it.

Supplemental Information We May Receive From Other Sources

We may supplement information you give us with information from other sources, for example, we may obtain your legislative district information based on the mailing address you provide us in connection with our mission to change legislation and the marketplace in favor of the consumer interest.

Information Collected Through Technology

When you use our Sites, we or our service providers may collect tracking information such as your browser type, the type of operating system you use, the domain name of your Internet service provider, and pages visited on the site. None of this information, taken alone, identifies you personally; it is collected for aggregate reporting on site activity. For example, we may want to know how long the average user spends on our websites or which pages or features get the most attention. We use this information to make our websites more useful to you.

We use "cookies" to store and sometimes to track user information. Cookies, by themselves, do not tell us your email address or other personally identifiable information unless you choose to provide this information to us by, for example, taking action on one of our advocacy campaigns, agreeing to be part of our advocacy network or registering on our Sites. A cookie is a small amount of code 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 site to recognize your computer. For example, cookies allow us to keep track of your user name and password (if you are a registered user of ConsumersUnion.org) so you don't have to re-enter that information each time you visit our websites. 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 Sites that are available to other visitors.

HTML verification: When sending email to recipients, we may place a one-pixel gif in that email to detect whether or not you viewed the email. This process does not leave any information on your computer, nor does it collect information from your computer. CU only uses this information to improve our email communications with you.

CU uses Google Analytics to collect and analyze tracking information about usage of the certain of our Sites. Google Analytics uses cookies to collect and report on visitor interactions (including visitor IP addresses). CU has disabled the Google Analytics remarketing feature on our ConsumersUnion.org and HealthCareValueHub.org websites, and has opted out of Google Analytics' automated data-sharing processes where permitted on these Sites. Information about Google's privacy policy and the Google Analytics program can be found here.

CU uses PII in a limited number of ways. We use the information to provide you with news and action alerts based on the interests you have expressed by taking action on an advocacy campaign through our Sites or through an online form that you have filled out. We also use information you have provided about specific consumer experiences to inform our efforts to effect policy change, subject to your selected preferences concerning our use of your information. We also use the information you provide to send you email about Consumers Union advocacy issues and programs or services that we believe may be of interest to you as described in our email policies section below.

4. OUR EMAIL POLICIES

Account and services related email: If you have taken action on a policy issue, we may send you email relating to your account. For example, these include confirmations that the email you sent through our website has been delivered.

Email newsletters and action alerts: You may request updates or news about CU's activities, which will be sent to the email account you identified. If you have taken an action on a policy issue and are receiving our email updates, we may send you email about other policy issues that may be of interest to you.

5. SHARING YOUR PERSONALLY IDENTIFIABLE INFORMATION

Sharing With Affiliated Entities

Consumers Union does not sell or rent any information provided by you via our Sites with any unaffiliated third party except as described in this privacy policy. Our affiliates include Consumers Union Action Fund, Inc. and Consumer Media LLC. Consumers Union Action Fund, Inc. ("CU Action Fund") is a Section 501(c)(4) nonprofit consumer advocacy organization that works closely with CU to educate the public regarding consumer rights and consumer safety issues and to advocate policies, legislation and regulation that ensure a fair and safe marketplace for consumers. If you participate in one of our consumer advocacy campaigns, and as part of that participation you consent to receive electronic communications regarding our advocacy activities, we may share or rent your personally identifiable information with CU Action Fund. Consumer Media LLC is a nonprofit organization that owns and operates Consumerist website at www.consumerist.com. We reserve the right to share your personal information with Consumer Media LLC.

Sharing with Unaffiliated Entities

No information you provide via our Sites is shared with any unaffiliated third party except in limited circumstances to provide products and services to you or in response to a request from law enforcement or as otherwise disclosed in this Privacy Policy.

When you participate in one of our consumer advocacy campaigns, for example, sending a message to policy decision-makers through one of our consumer advocacy campaign sites, we pass along certain of your personal information with your message, including your first and last name, street address and email address.

Under the terms governing your Share Your Story submission, we may also share certain personal information when disclosing your experience with a particular consumer issue to policymakers, fellow consumer groups and consumers and the media (subject to the preferences you have set when submitting your story).

Donations

If you have an existing relationship with CU solely via advocacy-related activities before January 3, 2013 and make a donation at any time directly to us under any of the Consumers Union, Consumer Reports, or Consumer Reports Foundation names, none of

the information from that donation will be rented or exchanged with any other company or organization except the CU Action Fund.

If you develop a relationship with CU solely via advocacy-related activities on or after January 3, 2013 and later make a donation directly to our organization, CU may provide that information to its affiliates, including CU Action Fund and Consumer Media LLC. CR may also exchange, rent or otherwise 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) with other organizations.

You may be contacted by mail, phone or email to make an additional donation to Consumer Reports Foundation, to Consumers Union or to CU Action Fund or to subscribe to our publications, books and other services.

Sharing With Service Providers

In some instances, we use third-party companies to help us provide our products and services to you, like donation processing and email delivery services for our email communications and e-newsletters. In those instances we need to share your information with them. We require that those companies agree to use the information only to deliver the product or service or to process your donation.

We use third parties to provide us with software solutions like mapping, legislative districting and other website features. These software solutions may require information like your street address to be shared with the application.

Sharing for Legal Purposes or Sale of a Business

We reserve the right to share your personal information as required by law, for example, to comply with a court order or subpoena, or if we determine in our sole discretion that it is necessary to investigate, prevent or take action regarding suspected illegal activities, any violations of our User Agreement (including this Privacy Policy), or in connection with any safety or security concerns.

From time to time, CU may purchase or establish a business, or sell one or more of our businesses and your personally identifiable information may be transferred as part of the merger or acquisition, creation of a separate business to provide certain of our products and services, or sale or pledge of our assets. In the event of an insolvency, bankruptcy or receivership, your personally identifiable information would be transferred as one of the business assets of CU. Information, including personal information, about donors and other users of our Sites and other products and services may also need to be disclosed in connection with a transaction in which CU or one of our affiliates, is seeking financing, investment, support or funding. If CU sells a business or engages in one of the other types of transactions noted above, personal information will be subject to the promises made in our privacy policy in effect at the time of the transfer of that information.

Mandatory Disclosure for Certain Promotional Offers, Sweepstakes or Contests

If you provide your name for a promotional offer to enter a sweepstakes or contest, and win a prize, we will post a winner's list online, and will file your name, address and phone number with state agencies and/or otherwise disclose and/or file a winner's list as required by law.

Third-Party Use of Aggregate, Anonymous Data

We authorize certain service providers to utilize for their business purposes and in accordance with their privacy policies aggregated, anonymous information derived from data collected when you use the products and services they support on our behalf. For example, these service providers may use this aggregated, anonymous information to report on website usage or industry trends to their customer base. None of this information identifies you personally, nor are our service providers allowed to link it any of the personally identifying information we collect from you.

6. THIRD PARTY SITES AND SERVICES

This Privacy Policy does not cover the practices of third parties, including those that may disclose information to us. Similarly, if you communicate with us through a company or service (such as a 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 social networking platforms, and they may collect information about your online activities over time and across our sites and other online services.

7. HOW YOU CAN CORRECT YOUR INFORMATION

Consumers Union believes in providing you with the ability to access and edit the personal information that you have provided to us in your profile. To update your information you have provided if you took action on one of our advocacy campaigns through our ConsumersUnion.org website, follow the links at the bottom of our newsletter, or access your profile and update your contact information and user preferences by following the instructions here.

To update your contact information used with the Healthcare Value Hub Site, you can send an email request to hubinfo at cu.consumer.org.

8. CHOICE/OPT OUT

Service Related Announcements

We may send you emails relating to your account. We may also send you strictly servicerelated announcements on rare occasions when it is necessary to do so. You may not optout of these communications, which are not promotional in nature.

Opting Out of Other Communications

CU provides you with the opportunity to opt out of receiving other communications from us and our affiliates. Please note that you must separately opt out of communications by business unit (e.g., advocacy, fundraising, survey research, etc.).

For more information about opting out of non-service related communications, please see the following:

Email

To unsubscribe from email newsletters and action alerts, follow the instructions included in every email we send you.

Electronic CU Action Fund Communications

If you no longer wish to receive electronic CU Action Fund communications, follow the 'unsubscribe' link located near the bottom of any electronic CU Action Fund communication.

Donations

When you make a donation to CU or to the CU Action Fund, you may be contacted by mail, phone or email to make an additional donation to our organization or to CU Action Fund or to subscribe to our publications, books and other services.

If you wish to opt out of receiving fundraising communications from us, whether by mail, phone or email, please call us at 1-800-234-1645 or write to us at:

Consumer Reports Development Office Fundraising Solicitations 101 Truman Ave. Yonkers, NY 10703

Please indicate if you do not wish to receive fundraising solicitations by postal mail, telephone or email, or don't want us to share such information with third parties. You may also change your fundraising preferences by clicking here.

9. SECURITY

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

Security of the Personal Information You Provide

<u>Credit card information.</u> Your donation will be processed using data encryption technology to help protect against loss, misuse or alternation of your sensitive credit or debit card information. Secure Sockets Layer (SSL) software is utilized to create an encrypted connection for the transmission of any credit or debit card information you input online via ConsumersUnion.org.

<u>Personal Information.</u> We protect the confidentiality and security of your personal information by using industry-recognized security safeguards such as firewalls, coupled with security procedures to protect your information from loss, misuse or unauthorized alteration. Please keep in mind that any information you include in a message you post online to any discussion group, or other public posting area on our websites is available to anyone with Internet access. If you don't want people to know your name or email address, for example, do not include them in any message you post publicly.

Please note, however, that email communications to our Sites or sent via a Site's email functionality to third parties, such as email communications sent to political representatives, are not encrypted.

<u>Information use by our employees and agents.</u> Our employees are trained and required to safeguard your information. Using physical, electronic and procedural safeguards, our policies restrict access to personal information only to those employees who need to access it for business purposes.

Security Enforcement

Any unauthorized access to any Consumer Reports or Consumers Union websites or to the information collected and maintained by us should be immediately brought to our attention by contacting us via email at webmaster at consumersunion.org 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 sensitive personal information, such as payment card information, in our possession or control may have been compromised, we will endeavor to provide required notice as soon as possible under the circumstances and, if appropriate, will post notices on the applicable ConsumersUnion.org Sites.

Security of Access To Your Online Account Information

If you sign up to receive Consumers Union Advocacy email, we maintain the information you provide to us (name, email address, physical address and sometimes phone number) in a secure database. In order to change that information, click here, and you will be instructed how to access your username and then receive your password by email. Then you may log on to your profile, enter your username and password and make any changes to your account information. If you want to change your password or other Advocacy account information, you may do so at any time and there is a link at the bottom of every email to help you. If you wish to change your email preferences (for example, you wish to get action alerts but not a monthly newsletter), click here.

If you have forgotten your username, we will ask you for the email address you used when you signed up for email (or an updated email address that you have previously provided to us), and we will promptly email your user name to that email address. If you have forgotten your password, we will ask you for both your email address and your user name, and we will send a password reset message to that email address.

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 Advocacy account. We urge you to keep your user name and password confidential and not disclose them to anyone. We also recommend that you never reuse the same password across different websites. We will not be responsible or liable for any loss or damage arising from your failure to comply with this provision.

IMPORTANT – Although we take these steps to protect your personal information, 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 policy.

10. CHILDREN'S PRIVACY

Our Sites are general audience sites, and we do not knowingly request information from children. Should a child whom we know to be under 13 provide us with the child's personally identifiable information, we will use that information only to respond directly to that child to inform him or her that we must have parental consent before receiving his or her personally identifiable information.

11. INTERNATIONAL PRIVACY

Consumers Union is a New York not-for-profit organization headquartered in Yonkers, New York, USA. We may have site visitors and registrants from countries around the world. Accordingly, 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 Consumers Union Privacy Policy. Some of this information may be transferred to, processed and stored temporarily by our service providers in other countries. By submitting your personal information, you consent to its transfer and storage in the United States and other countries designated by Consumers Union, its governance by U.S. laws and regulations, and its use in accordance with the purposes for which it was originally collected and as set forth in this Consumers Union Privacy Policy.

12. HOW TO CONTACT US

If you have any questions or concerns about the Consumers Union Privacy Policy or its implementation, contact us at info@consumersunion.org or at Consumers Union West Coast Regional Office, 1535 Mission St., San Francisco, CA 94103.

If you feel that we have not followed our Consumers Union Privacy Policy please let us know by sending an email to actions@cu.consumer.org or calling us at 512-477-4431. Additionally, you may contact your state or local consumer protection office, the Better Business Bureau, or The Federal Trade Commission by phone at (202) 326-2222 and online at www.ftc.gov.

If you are a subscriber to Consumer Reports or any of our other publications, <u>click here</u> to review the Consumer Reports privacy policy.

13. CHANGES TO THIS PRIVACY POLICY

This Privacy Policy may be amended from time to time. The most recent version of the Privacy Policy will always be posted on our ConsumersUnion.org Sites, with the "Effective Date" posted at the top of the Privacy Policy. We may revise and update this Privacy Policy if our practices change, as technology changes, or as we add new activities and services or change existing ones. If we make any material changes to our Privacy Policy or how we handle your personal information, you will know because the Effective Date of the Privacy Policy will change. If we are going to use any personal information in a manner that is materially different from that stated in our Privacy Policy at the time we collected such information, we will give you a reasonable opportunity to consent to the change. 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 that information. If we make a significant or material change in the way we use your personal information, we will make you aware by prominently posting a notice on our websites 30 days in advance of any such material change. By using our Sites or other products and services after the Effective Date of such material changes, you are deemed to consent to our then-current privacy policy, provided that we will obtain your affirmative consent where legally required.

14. DISPUTES

Any disputes regarding this Privacy Policy are subject to our <u>User Agreement</u> and will be governed by the laws of the State of New York, applicable to agreements made and performed there.

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