

# Internet Privacy Policy

Revised: January 15, 2008

Due to the unique nature of Internet transactions, we have additional policies and procedures in place to protect your personal and financial information on the Internet. (Presbyterian Youth Site users should also review the [ymiLIVE youth site privacy policy](#).)

## E-mail and e-mail addresses

We collect your email address when you provide it to us. Unless you send us your email address, we don't collect it. If you do give it to us, the Foundation will never provide that address to anyone other than our affiliates or service providers. We will only use your address to communicate with you regarding the servicing of your accounts or to make you aware of products and services that may be of interest to you.

When you send the Foundation an e-mail, we may retain your message and our response for quality assurance purposes. It is important to remember that regular (non-encrypted) email is not secure.

## Planning tools and calculators

Information that you input on the Web site while using any of our planning tools and calculators is not captured, stored or used in any way other than to provide you with the information you're looking for at the time you use the tool or calculator. These calculators were built only for the purpose of helping you.

## Children's information

We recognize the importance of protecting the privacy of children online, and we recommend that all minors ask their parents for permission before sending any information about themselves to anyone over the Internet. We do not knowingly collect personal information from consumers under the age of thirteen without appropriate parental consent, and, as set forth further in our [Youth Site privacy policy](#), we are committed to protecting our children's privacy.

## Working with other companies

From time to time, the Foundation may establish a relationship with other partners on the Internet to provide you with additional value and new products we may not offer ourselves. In these circumstances, we will treat information you provide us in the same manner described in the Foundation Internet Privacy Policy. The Foundation may offer access to other sites through the use of hyperlinks. In some cases, the other site will also collect information from you. Please review the privacy policies of these third parties prior to providing any information to them when you link to their Web site.

## Presbyterian Foundation Privacy Policy

At the Presbyterian Church (U.S.A.) Foundation (the "Foundation"), we are committed to handling donor information responsibly. We recognize and respect the privacy expectations of those who make (and receive) charitable gifts through the Foundation and believe the confidentiality and security of your personal financial information is one of our fundamental responsibilities.

This Notice applies only to Foundation donors who have a direct relationship with us. (If you established an account with -- or otherwise donated to -- the Foundation through another charitable organization, their privacy policies may apply.) This notice applies to donors who come to us and establish a charitable gift, regardless of which gift plan is selected. Donors who add to an already established permanent fund, however, are not covered by this notice. In these situations,

we may, and often do, advise the donor who created the fund originally that you have added to the fund they established.

Our privacy policy will continue to cover information we may collect about you at the time a gift is established with the Foundation, during the life of that gift and after its conclusion. Please note that we may amend this Notice at any time and will inform you of any changes to this Notice as required by law.

## **We respect your privacy**

We appreciate that you may have provided us with personal financial information. We strive to maintain the privacy of such information. This Notice describes what non-public personal information we collect about you, why we collect it, and when we may share it with others, including entities affiliated with us, such as the Presbyterian Church (U.S.A.), A Corporation, Presbyterian Foundation, New Covenant Funds and New Covenant Trust Company, N.A. and other related charitable organizations (collectively "our affiliated companies"), as well as with those not affiliated with us. We hope this Notice will enable you to understand how we collect and share non-public personal information that we gather about you. Throughout this Notice, we refer to the non-public information that personally identifies you or your accounts as "personal information."

## **What personal information do we collect about you?**

To serve you better and manage your charitable gift, it often is important that we collect and maintain accurate information about you. We may obtain this information from forms you submit to us, from your dealings with us, from our Web sites, and from other sources.

For Example:

- We may collect information -- such as your name, address, e-mail address, telephone/fax numbers and payment information -- through forms you submit to us and telephone and other contacts you have with us.
- We may obtain information about your charitable fund balances and your contributions to charitable funds through your transactions with us.
- We may collect background information from and through third-party vendors to confirm information you provide and to comply with various regulatory requirements.

When do we disclose personal information we collect about you?

To serve you better and manage your charitable gift, we may disclose personal information we collect about you to our affiliated companies and to non-affiliated third parties as set forth below.

### **a. Information we disclose to our affiliated companies**

In order to manage your account(s) effectively, including servicing and processing your transactions, to let you know about products and services offered by us and our affiliated companies, and as otherwise required or permitted by law, we may disclose personal information to our affiliated companies. Offers for products and services from our affiliated companies are developed under conditions designed to safeguard your personal information.

### **b. Information we disclose to third parties**

We do not disclose personal information that we collect about you to non-affiliated third parties, except to enable them to provide services on our behalf, to perform certain joint marketing and servicing agreements with other financial institutions, or as otherwise required or permitted by law. For example, some instances where we may disclose information about you to non-affiliated third parties include: for servicing and processing transactions, to offer our own products and services, to protect against fraud, for institutional risk control, to respond to judicial process or to perform services on our behalf. When we share personal information with these companies, they generally are required to limit

their use of personal information to the particular purpose for which it was shared and they generally are not allowed to share personal information with others except to fulfill that limited purpose.

## **How do we protect the security and confidentiality of personal information we collect about you?**

We maintain physical, electronic and procedural security measures to help safeguard the personal information we collect about you. We have internal policies governing the proper handling of client information. Third parties that provide support or marketing services on our behalf may also receive personal information, and we require them to adhere to confidentiality standards with respect to such information.

## **How can you limit the sharing of certain types of personal information with our affiliated companies?**

We respect your privacy and offer you choices as to whether we share with our affiliated companies personal information that we collected to determine your eligibility for products and services you request ("eligibility information"). Please note that, even if you direct us not to share eligibility information with our affiliated companies ("eligibility opt out"), we may still share personal information, including eligibility information, with those companies in circumstances excluded from the opt out under applicable law, such as to process transactions or to service your account. We may also share certain other types of personal information with our affiliated companies such as your name, address, telephone number, e-mail address and account number(s), and information about your transactions and experiences with us. If you wish to opt out, you may do so by:

**Calling us at 800-858-6127**

**Writing to us at 200 East Twelfth Street, Jeffersonville, IN 47130**

Additionally, independent of your right to direct us not to share your eligibility information with our affiliated companies, you may limit our affiliates from marketing ("marketing opt out") their products or services to you based on eligibility information that we share with them. This limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them. If you wish to limit such marketing offers, you may do so by:

**Calling us at 800-858-6127**

**Writing to us at 200 East Twelfth Street, Jeffersonville, IN 47130**

If you choose to write to us for either eligibility opt out or marketing opt out, your written request should include your name, address, telephone number and account number(s) to which the opt out applies and should not be sent with any other correspondence. In order to process your request, we require that the request be provided by you directly and not through a third party. If you have previously notified us about your privacy preferences, it is not necessary to do so again unless you decide to change your preferences. Your opt-out preference will remain in effect with respect to this Policy (as it may be amended) until you notify us otherwise in writing. If you have a joint account, your direction for us not to share this information with our affiliated companies will be applied to all account holders on that account.

## **Important information for residents of California and Vermont**

If you are a resident of Vermont, you are automatically considered to have opted out of sharing with our affiliated companies. Additionally, if you are a resident of Vermont, we will only share your personal information pursuant to a joint marketing agreement as allowed by applicable law. If you are a California resident, you have additional rights to limit how we use your personal information. Please refer to the document entitled "[Important Privacy Choices for Consumers](#)."