

Privacy Statements from Tracing Vendors

LexisNexis (Accurint)

Privacy Protection

This data privacy policy applies to personally identifiable information products received by LexisNexis from data suppliers, which is distributed on the LexisNexis services. This data privacy policy does not apply to data collected from visitors to the LexisNexis Web site.

At no other time in history has access to, and dissemination of, information been such a critical element of business and commerce in the United States and throughout the world. At the same time, public concern, especially in the area of privacy, is also running at a high level.

As an industry leader in the acquisition, management and dissemination of critical business, government and legal information, LexisNexis and its employees adhere to the highest ethical standards in providing outstanding service to its customers. LexisNexis does so while respecting individuals' privacy with regard to personally identifiable information contained in its information products.

Our position as a leader in the information industry with respect to protecting individual privacy has been acknowledged by the Federal Trade Commission (FTC), many members of Congress, and LexisNexis customers.

LexisNexis remains committed to the responsible use of personally identifiable information and safeguarding individual privacy. LexisNexis will comply with all applicable law regarding the collection, use and distribution of personally identifiable information. The [LN Data Privacy Policy](#) (PDF, 47K) includes principles on education, security, notice, choice, access and correctability, children and compliance.

Read more about our Data Privacy Policy:

[Requesting Opt-Out](#)

[Get Copies of Information About Yourself](#)

[People Locator Services Privacy Statement](#)

[Types of Information in General](#)

[Questions About Privacy Statements](#)

[Online Privacy Alliance](#)



Our approach to privacy

Experian® considers itself a steward of the information it collects, maintains and utilizes. Our responsibility is to ensure the security of the information in our care and to maintain the privacy of consumers through appropriate, responsible use.

We provide services based on information about millions of individuals and businesses. Use of that information is guided by our [Global Information Values](#).

These Information Values form the foundation for Experian's belief that information use must benefit both businesses and individuals while meeting consumers' privacy expectations.

Information policies, built on our values, more specifically define how information may be used. The policies vary to meet the legal requirements and consumer expectations in the area in which the information product or service is being used.

Underlying these policies is Experian's commitment to provide consumers notice, choice and education about the use of personal information. Educated consumers are better equipped to be effective, successful participants in a world that increasingly relies on the exchange of information to efficiently deliver the products and services consumers demand.

Today, our business clients' needs and consumers' expectations are constantly changing, and technology is constantly evolving. Our approach to privacy, rooted in these Global Information Values, enables Experian to respond to those constantly changing needs and expectations and provides the flexibility to implement new processes and policies to resolve information issues in this dynamic environment.

Product and service privacy policies

Experian provides a number of information products and services to both businesses and consumers online. Because the collection and use of personally identifiable information may vary among the products and services available on Experian's Web sites, at any point where personally identifiable information is collected, Experian provides notices that explain:

- What information is being collected
- How the information may be used
- What choices you have regarding the collection and use of the information

The notices are clearly posted, either at the point of collection or through an easily identifiable link at the point of collection.

Policy changes

Experian may periodically change its privacy policies as new products and services are offered or as its existing products and services evolve to meet customer needs. Privacy policies are typically dated to reflect the most recent update. To review updates to Experian's privacy policies, visit the [Recent updates](#) section.

Opting out

Targeted advertising provides choices, competitive offers and convenience – qualities sought and valued by many consumers. For many, being able to learn about these choices in the comfort of their own homes is extremely important. They look forward to receiving catalogs and other offers of interest. They like having the freedom to comparison shop from home, and they appreciate being able to conveniently purchase the products and services they want and need in their own homes.

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Making an informed choice

You do have a choice. You can choose not to receive most targeted advertising by opting out. However, you should weigh your decision carefully. While opting out will not eliminate all targeted advertising, it will eliminate most catalogs, preapproved bank and retail credit offers, and other invitation-only offers you may enjoy receiving. Only you can decide what works best for you.

Opting out

For more information on opting out of specific types of targeted advertising, click on the applicable link below:

- [Opting out of direct mail](#)
- [Opting out of telemarketing](#)
- [Opting out of e-mail](#)
- [Opting out of preapproved offers](#)



Information Security, Confidentiality and Integrity

First Data works with over 1,400 financial institutions and is responsible for maintaining the integrity of their cardholder and merchant data on our system as well as the vendors that entrust us with their information. As a world leader in information processing, First Data Corporation is committed to responsible and appropriate business practices as we engage in the capture, maintenance and use of this information on behalf of our clients. Due to the sensitive nature of this data, it is imperative that we treat this information with the utmost confidentiality, integrity and responsibility.

First Data's Commitment to Privacy

- ▶ We use appropriate Security Safeguards
 - Advanced technology protects personally identifiable information against unauthorized access, disclosure, alteration, or destruction.
 - We continually review and enhance security systems as necessary.
 - PCI Certified
- ▶ We Protect the Confidentiality and Security of Personal Consumer Information
 - Within First Data Solutions, access to personally identifiable information is limited to those employees who need it to fulfill their business responsibilities.
 - Employees must adhere to First Data Solutions' Privacy Principles. Violations of these Principles can result in disciplinary action, up to and including dismissal.
 - Employees must annually certify their understanding of the Standard Operating Procedures for maintaining the privacy of personally identifiable information. Individual employee certification is a requirement for continued employment.
 - Employees receive annual Privacy training and undergo monthly Privacy audits to ensure compliance with the Privacy Principles and the Standard Operating Procedures.
- ▶ We Hold Ourselves Accountable to our Privacy Principles
 - First Data has an active privacy officer and privacy working group.
 - Each business group has a dedicated privacy administrator responsible for ensuring the Standard Operating Procedures are enforced.
 - First Data uses information only in a manner consistent with the privacy principles.
 - Protecting consumer privacy is a key part of our trusted relationship with our clients, as we assist businesses and clients in conducting sensitive and wide ranging financial and fraud prevention activities.

Standard Operating Procedures

- ▶ The Purpose
 - The Standard Operating Procedures are in place to limit the use and disclosure of sensitive and personally identifiable Information to the minimum necessary to perform the required tasks.
- ▶ Scope
 - The Standard Operating Procedure covers all employees requiring access to sensitive and personally identifiable Information during the normal course of business in order to perform their business functions.
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- ▶ Policies
 - Retention Policies (hard and soft copies)
 - Physical Security/Data Storage (PCs, workstations, shared equipment/storage areas, meeting rooms etc.)
 - Information Security (passwords, shared drives, electronic documents etc.)
 - Business Unit Specific Policies (training, demos, testing procedures etc.)

- ▶ Enforcement
 - Monthly Audits by Business Area Privacy Administrator. Annual audits by FDC Auditors.
 - Annual InfoSec audits for determining appropriate access levels to sensitive and personally identifiable information.
 - Annual employee Certification required for continued employment.
 - Annual employee Training required before Certification can be granted.



Privacy Policy

For over two centuries, the Postal Service has valued your privacy, and built a brand that customers trust. Thank you for reviewing our privacy policy.

Our privacy policy tells you about our information practices when you provide personal information to us, whether collected online or offline, or when you visit us online to browse, obtain information, or conduct a transaction. Personal information may include your name, email, mailing and/or business address, phone numbers, or other information that identifies you personally. We do not require you to register or provide personal information to visit our website.

The policy includes detailed explanations of how we provide:

- [Notice of our privacy practices, including Privacy Act rights](#)
- [Your choices and preferences](#)
- [Security features and service provider controls](#)
- [How you can access your personal information](#)
- [Where to submit inquiries](#)
- [Web technology \(such as cookies\) to make the site operate effectively](#)
- [Online protections for children](#)

Key aspects of our privacy policy include:

- We do not sell or rent your personal information to outside parties.
- We do not market other products or services to you without your consent.
- We do not use web analysis tools (e.g., cookies) to identify you personally without your express consent.

Notice of our privacy practices

The following describes the ways we collect information from you, and the protections that apply to your information.

The Postal Service collects personal information from you and from your transactions with us. We use information we collect to provide you certain products and services, and if needed to respond to your inquiries or requests for information. We occasionally collect data about you from financial entities to perform verification services and from commercial sources. We do this, for example, to prepopulate data fields in call centers to facilitate transactions, or to market products to consumers who have agreed to receive such messages.

Privacy Act Rights

The Postal Service follows the privacy requirements of the Privacy Act, which protects your personal information that we maintain in what is called a system of records. A system of records is a file, database, or program from which personal information is retrieved by name or other personal identifier. In other words, the Privacy Act applies when we use your personal information to know who you are and to interact with you – such as when you provide information to request a product or service, register on usps.com, or submit an inquiry or complaint. The Privacy Act provides comprehensive protections for your personal information. This includes how information is collected, used, disclosed, stored, and discarded.

When we collect and maintain personal information from you offline, a Privacy Act notice will be provided. The following is your Privacy Act notice for personal information collected online:

Privacy Act notice: Your information will be used to provide you requested products, services, or information. Collection is authorized by 39 USC 401, 403, & 404. Providing the information is voluntary, but if not provided, we may not process your transaction. We do not disclose your information to third parties without your consent, except to facilitate the transaction, to act on your behalf or request, or as legally required. This includes the following limited circumstances: to a congressional office on your behalf; to financial entities regarding financial transaction issues; to a USPS auditor; to entities, including law enforcement, as required by law or in legal proceedings; to domestic and international customs relating to outgoing international mail pursuant to federal law and agreements; and to contractors and other entities aiding us to fulfill the service (service providers).

Click below for more information on Privacy Act protections.

[Appendix of Handbook AS-353, Guide to Privacy and the Freedom of Information Act](#)

Information Collected from Emails and Online Forms

Many of our programs and websites allow you to send us an email. We will use the information you provide to respond to your inquiry, provide information, or to fill your order for postal products and services in which you have expressed an interest.

Remember that email may not necessarily be secure against interception. If your email communication is very sensitive, or includes information such as your bank account, charge card, or social security number, you should send it by mail unless the Web site indicates the particular site is secured.

Information Collected and Stored Automatically

We automatically collect certain information about your visit to usps.com. We limit the data collected to meet specific business needs and to fully protect your privacy. We thus may know what path(s) you took on usps.com, but we don't know who you are. Except for authorized law enforcement investigations, we do not use this information to identify you personally without your express consent.

We automatically collect and store the following information about your visit:

- General log information—Internet domain (for example, "xcompany.com" or "yourschool.edu"); Internet Protocol (IP) address; operating system; the browser used to access our Web site; the date and time you access our site; and the pages that you visited. We use the information to help us make usps.com more useful to visitors. We use it to learn about how locations on our site are being used, what information is of most and least interest, and to ensure usps.com can interface with the types of technology our visitors use. We also use the information to tell us of any possible site performance problems.
- Referral and statistical information where we have links or ad banners to or from usps.com. Such data may include aggregate data such as the number of click-throughs that occurred. It may also include specific data, such as whether you are a repeat visitor; whether you visited a page with a banner on it or clicked on an ad banner and then used our site (for instance, to register or make a purchase); the value, date and time of any sale; and the identity of the site which you linked to or from usps.com. We collect this information to know which links and banners are effective. For example, this allows us to determine which ads may be of most interest and to help us control how many times a specific ad is displayed.

This explains **what** information is collected automatically. For information about **how** the data are collected, click below on our policy on cookies and other Web analysis tools.

[See Postal Service Use of Cookies and Web Analysis Tools.](#)

Choice

The Postal Service believes in permission-based marketing. We do not sell, rent, or otherwise provide your personal information to outside marketers. You will only receive marketing about products and services of the Postal Service or its partners, other than products and services you already receive or are registered for, under the following conditions.

- If you are a consumer, we use an opt-in standard. If you have provided personal information to register for or purchase a product or service, we will not use that information to contact you in the future about another product or service unless you have provided express consent.
- If you are a business, we use an opt-out standard. We assume you are interested in other products and services that could aid you in your business, and so we will provide information to you unless you tell us you do not want to receive it.

Consumers may opt-in, and businesses may opt-out, when they register on usps.com and create a customer profile. These preferences in the profile can be changed at any time. Please contact the privacy office at the addresses below with any questions about your preferences.

Security

In those instances where we secure your personal information in transit to us and upon receipt, the Postal Service uses the industry standard encryption software, Secured Socket Layer (SSL). The URL in your browser will change to "HTTPS" instead of "HTTP" when this security feature is invoked. Your browser may also display a lock symbol on its bottom task bar line to indicate this secure transmission is in place.

For site security purposes and to ensure that this service remains available to all users, the Postal Service employs software programs to monitor network traffic in order to identify unauthorized attempts to upload or change information, or otherwise cause damage. Except for authorized law enforcement investigations, no other attempts are made to identify individual users or their usage habits other than those uses identified in this policy. Unauthorized modification or misuse of information stored in this system will be investigated and may result in criminal prosecution.

Service Providers

The Postal Service enters into relationships with service providers in order to provide the highest quality product or service. Service providers may include an entity that provides assistance for the program, such as a call center; a provider of advertising services; or a partner for the program. The USPS holds service providers to the same rigorous standards of privacy that apply to the USPS, including being made subject to the Privacy Act and USPS privacy policies. Service providers that have access to personal information are also subject to security review.

Access

If you have provided personal information to us, you may request to review the information that we have maintained. Please contact the program office that provided you the product or service, the office that handled your inquiry, or the privacy office at the addresses below. We will correct or delete any inaccurate information upon your request.

Inquiries

We would like to hear from you if you have any questions or complaints regarding our privacy policy or use of your information.

Please contact us at privacy@usps.gov, or mail us at:

PRIVACY OFFICE
US POSTAL SERVICE
475 L'ENFANT PLZ SW RM 10407
WASHINGTON DC 20260-2200

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We will investigate and respond to your inquiry. Your inquiry will be treated confidentially and will be protected under the Privacy Act.

Information from Children

From time to time as part of a special Postal Service promotion, such as stamp collecting, we may request information from children under 13 years of age. We will do so only with parental notice and consent. We will take all necessary steps to protect the privacy and safety of any child participating, in accordance with the Children's Online Privacy Protection Act (COPPA).

[See Postal Service Collection of Information from Children](#)

TransUnion Privacy Policy

Welcome to Trans Union LLC ("TransUnion") and its family of companies. Please carefully read our privacy policy to understand how we will treat the information you provide while visiting this web site or the web sites of most of our domestic subsidiaries and affiliates ("Web Site"). This policy may change from time to time. Please check the policy each time you use our Web Site for the most current information. This privacy policy applies to TransUnion and its domestic subsidiaries and affiliates, except for TransUnion Consumer Solutions and TrueLink, Inc., who maintain their own privacy policies.

Collection and Use of Information

Internet Information - When you visit this Web Site, we may collect general Internet data, including your domain name (e.g. AOL, Earthlink, etc.), the web page from which you entered our site, which of our web pages you visited, and how long you spend on each page. To collect this information, when you visit our Web Site, a "cookie" may be set on your computer. Cookies contain a small amount of information that allows our web servers to recognize you whenever you visit. We use the information we collect to study how this site is used, so that we may improve and enhance your experience on our Web Site. We do not provide this information to outside parties other than for such reasons. No personal information is stored in cookies.

Information You Provide - When you provide information through this Web Site, we may use it for various reasons, such as our credit reporting business, our real estate settlement business, market research, and recruitment. Based on the nature of your transaction with us, you may provide to us certain personally identifiable consumer information, such as first and last name; home address, billing address, or other physical address; an email address (so we may contact you); a telephone number; a social security number; or certain other information, such as date of birth, employment information, and certain credit card and loan account information (collectively, "Personally Identifiable Consumer Information"). In general, we will use the information collected from you for the purpose for which you provided such information. We will not release your Personally Identifiable Consumer Information to third parties except: (1) as necessary for us to process your transaction or (2) as permitted by law. These third parties are not allowed to use Personally Identifiable Consumer Information except for the purpose of providing these services.

Our Credit Reporting Business - We may use information you provide to update our consumer credit database. However, access to information on this database is limited to companies (1) with a permissible purpose to receive it, as defined in the Fair Credit Reporting Act (FCRA); (2) for fraud prevention; and (3) who process or sell data on our behalf. Under the FCRA, we may provide information to companies that provide you with pre-approved offers of credit or insurance. If you do not want to receive such offers, you may opt-out by calling 1-888-5OPTOUT.

Real Estate Settlement Business - We may use information you provide only in connection with our provision of real estate settlement services.

Market Research - Your participation in market research activities is optional. Should you choose to participate, we may use information you provide to improve your experience with our products and services. We may engage third parties to assist us with our market research efforts who may retain non-personalized aggregated information. However, all personal information you provide will only be used for our research purposes.

Recruitment - When you submit an application for employment, we use your personal information for recruitment purposes only.

Access to Your Information

You may order your TransUnion Personal Credit Report online at TransUnion.com. However, when you provide information on our Web Site, you should ensure that the information is accurate. If you believe that there is an error on your credit report, you may file a dispute.

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Protection of Your Information

We use security technologies to safeguard credit information and any information you provide us.

Policy Regarding Children

We define children as individuals under the age of 16. Our Web Site is not intended for the use of children and we do not intend to collect information about children through our Web Site.

Effective Date: February 3, 2005