



American Council on Consumer Interests (ACCI)

PRIVACY POLICY

Effective Date: May 9, 2018

The American Council on Consumer Interests or ACCI (collectively, "we," "us" or "our") recognizes the importance of protecting the personal information collected from users in the operation of the association's services and taking reasonable steps to maintain the security, integrity and privacy of any information in accordance with this Privacy Policy. By submitting your information, you consent to the practices described in this policy. If you are less than 18 years of age, then you must first seek the consent of your parent or guardian prior to submitting any personal information.

This Privacy Policy describes how we collect and use the personal information you provide to us. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

Whenever we change our policy, we will give reasonable notice by posting a notice on our home page. Since these policy change notices last only for a limited time, however, you should check this Privacy Policy regularly to see if there have been any changes. To view our Privacy Policy at any time, go to <http://www.consumerinterests.org/privacy-policy>.

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What Information We Collect

- **How We Collect Information**

We may collect personal information from you in the following ways: (1) directly from your verbal or written input (such as by consenting to receiving marketing emails, providing your business card at an exhibit, or registering for an event); (2) automatically through our website technologies including tracking online, such as by Web cookies (which are small text files created by websites that are stored on your computer), by smart devices, by using data sets contributed by associations with similar research interests/collaborative programs, by collecting data from a browser or device for use on a different computer or device, or by published online data.

- **Information You Provide**

The types of personal information that we collect directly from you may include:

- Contact details, such as your name, email address, postal address and telephone number;
- Internet Protocol ("IP") addresses used to connect your computer to the Internet;
- Educational and professional expertise and interests;
- Your willingness to volunteer;
- Tracking codes such as cookies;
- Usernames and passwords;
- Payment information, such as a credit or debit card number (which are used to process immediately, but are not retained);
- Comments, feedback, posts and other content you provide (including through our website or other communication such as email);
- Communication preferences;
- Purchase and search history; and
- Information about your personal preferences and interests.

In order to access certain content and to make use of additional functionality and features of our website and services, we may ask you to register for an account by completing and submitting a registration form, which may request additional information.

If you choose to register and sign in by using a third-party account (such as your Facebook account), the authentication of your login is handled by the third party, and any personal information collected during that third-party login is not covered by this policy. We will collect your name, email address and any other information about your third-party account that you agree to share with us at the time you give permission for your ACCI account to be linked to your third-party account.

- **Information We Receive from Other Sources**

We may receive information about you from other organizations to which you belong, if you use any of the websites we operate or the other services we provide. We also work closely with third parties (including, for example, business partners and sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, academic institutions, search information providers, and credit reference agencies) from whom we may receive information about you.

Use of Your Information

- Association Members

We may use your personal information in the performance of services to you as an association member, any contract we enter into with you, to comply with legal obligations, or where we have a legitimate business interest in using your information to enhance the services and products we provide. Legitimate business purposes include but are not limited to one or all of the following: providing direct marketing and assessing the effectiveness of promotions and advertising; modifying, improving or personalizing our services, products and communications; detecting fraud; investigating suspicious activity (e.g., violations of our Terms of Service, which can be found here) and otherwise keeping our site safe and secure; and conducting data analytics.

In addition, we may use your information in the following ways:

- To provide you with information about products and services that you request from us;
- To provide you with a printed or electronic copy of the *Journal of Consumer Affairs* where we share your name, address and/or email address with the journal's publisher;
- To send you periodic newsletters, announcements, emails and notices common in the communications provided by associations to its members or contacts;
- To provide you with information about other products, events and services we offer that are either (i) similar to those you have already purchased or inquired about, or (ii) entirely new products, events and services;
- For internal business and research purposes to help enhance, evaluate, develop, and create our websites (including usage statistics, such as "page views");
- To notify you about changes or updates to our websites, products, or services;
- To administer our services and for internal operations, including troubleshooting, data analysis, testing, statistical, and survey purposes;
- To allow you to participate in interactive features of our service; and
- For any other purpose that we may notify you of from time to time.

We do not collect Special Personal Information as defined by the GDPR such as racial or ethnic origin, political opinions, religious beliefs, trade union activities, physical or mental health, sexual life, or details of criminal offences. The data that are maintained are for the purpose of providing you membership services, or for contact contacting you with information about the association. If you request us to destroy or erase your personal information, it will be promptly done.

- For Association Contacts (not members)

The personal information collected about you includes the following: name, email addresses, organization name, phone numbers, and addresses. It is used to communicate with you as in the bulleted list above.

- How You can Correct Your Information

We want to be sure that we keep only the most accurate and up-to-date information about you in our records. Therefore, whenever you believe that your contact information needs to be updated, you are encouraged to logon to our Website and make the corrections yourself. If you have forgotten your password, the system we use has a function to reset your password, and then logon. Alternately, you can email us at admin@ConsumerInterests.org.

Your profile in our system, and all blast email sent from the system has a privacy function whereby you may elect to "unsubscribe." Unsubscribing means you will no longer receive these

blast emails, nor will your record be searchable and visible to other members. At no time are non-dues-paying-members able to access this directory.

You may choose at any time to completely remove your record in our system and no longer be a member (thus losing all rights of membership) or be contacted by us. To do this, please email us your request at admin@ConsumerInterests.org.

Other Internet sites you visit, including those linked from our website, may have their own privacy policies or no policy at all. Other websites might use personal information differently than our policy permits. We strongly encourage you to review the privacy policies of any site before providing any personal information.

Security

We use appropriate physical, technical and administrative safeguards to protect your data. Access to your personal data will be restricted to only those who need to know that information which is required to perform their job function. In addition, we train our employees about the importance of maintaining the confidentiality and security of your information.

Cookies

As is true of most websites, we gather certain information automatically. This information may include IP addresses, browser type, Internet service provider ("ISP"), referring/exit pages, the files viewed on our site (e.g., HTML pages, graphics, etc.), operating system, date/time stamp, and/or clickstream data to analyze trends in the aggregate and administer the site.

We use cookies or similar technologies to analyze trends, administer the website, track users' movements around the website, and to gather demographic information about our user base as a whole. You can control the use of cookies at the individual browser level, but if you choose to disable cookies, it may limit your use of certain features or functions on our website or services.

Links to Third Party Websites

Our websites or services may include links to third-party websites. In using such links, please be aware that each third-party website is subject to its own privacy and data protection policies and is not covered by our Privacy Policy. In addition, we allow third-party companies to serve ads and/or collect certain anonymous information when you visit our websites. These companies may be placing and reading cookies in the cookie file of the browser on your computer's hard disk or using web beacons or other technologies to collect information in the course of ads being served on this website. These companies may use information other than personal information (e.g., click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to these and other websites in order to provide advertisements about goods and services likely to be of greater interest to you.

How Policy Changes / Communications

Please note that Our Privacy Policy is reviewed periodically, and when updated, we will post a notice on the Website home page for a period of one month. We reserve the right to modify this Privacy Policy at any time without notice. Any changes to the Privacy Policy will be posted on this page and will become effective on the date of posting. We encourage you to review this

page periodically for the latest information on our privacy practices.

Your Rights

You have the right to make a written request to be informed whether we hold or process any of your personal information (by emailing admin@ConsumerInterests.org). In your written request, you may:

- Request that we provide you with details of your personal information that we process, the purpose for which it is processed, the recipients of such information, the existence of any automated decision making involving your personal information, and what transfer safeguards we have in place;
- Request that we rectify any errors in your personal information;
- Request that we delete your personal information if our continued processing of such information is not justified;
- Request that we transfer your personal information to a third party;
- Object to direct marketing from us; and
- Object to processing for purposes of scientific, historical research and statistics.

Where applicable under your local laws, we will not use your personal information for marketing purposes, nor disclose your information to any third parties, unless we have your prior consent, which we will seek before collecting your personal information. You can exercise your right to prevent such processing by checking certain boxes on the consent forms we use when collecting your personal information. If at any point, you wish to review or change your preferences you can use the "opt-out" or unsubscribe mechanism or other means provided within the communications that you receive from us or by sending an email to admin@ConsumerInterests.org. Note that you may still receive transactional communications from us. Some territories have national laws requiring a local Data Protection Officer (for example Singapore and Germany). Please understand that in our small association, the Executive Director handles such requests. Email admin@ConsumerInterests.org with these requests.

How to Address Concerns over Misuse of Personal Data

Any comments, complaints or questions concerning this policy or complaints or objections about our use of your personal information should be addressed by directing your comments to Association's Executive Director, whose contact information is found on this website: www.ConsumerInterests.org. Letters may be addressed to the attention of the Executive Director, at the physical address listed on this association's website.

Address your concerns to Dr. Ginger Phillips, Executive Director, 2840 West Bay Dr #141, Belleair Bluffs, FL 33770. +1-727-940-2658 x 1001. Alternatively, email gphillips@ConsumerInterests.org.