

Privacy Policy for nationalpawnbrokers.org

Effective as of January 30, 2009

General Statement of Privacy

The National Pawnbrokers Association (NPA) respects the privacy of its members and of those who visit this site. Subject to the provisions of applicable laws, any information you submit to the NPA will not be used in any manner to which you have not consented. While the NPA does analyze its Web site logs to monitor the flow of traffic and make improvements to the site's content, its Web site logs are not personally identifiable, and no attempt to link them to individual visitors to this site is made.

Personally Identifiable Information

We do not collect personally Identifiable Information about you on the NPA Web site without your knowledge or action. Your information is collected through the membership registration form, e-mail newsletter registration and/or event registration forms. This information includes, but is not limited to, your name (first and last), company name, company address, phone number, fax number, e-mail address, and credit card information. You should be aware that if you disclose any information on a bulletin board or in the discussion forum that is hosted by the National Pawnbrokers Association, others may collect that information to send you unsolicited information from outside the National Pawnbrokers Association, or for other purposes.

Use of personally Identifiable Information

We reserve the option to share your contact information with certain third parties. These can include financial institutions, service providers, contractors, or affiliate organizations. You will always have the ability to opt out from receiving information from the NPA well as from these third parties.

Non-Personally Identifiable Information

Non-Personally Identifiable Information includes, but is not limited to, information we automatically collect on your use and/or actions on our Web site (e.g., user traffic patterns, page views on the Web site, click-through rates, search terms that users enter into our search utility). In addition, when a visitor arrives at our site, we collect the IP address, operating system, and browser software used. An IP address (which is not the same as an e-mail address) can tell us the user's internet service provider and, based on that, can suggest the geographic location of the connection. The NPA recognizes that certain User Information of a key demographic nature (e.g., race, age, gender, national origin, income), while Non-Personally Identifiable Information, is still of a sensitive nature to users. As a general matter, the NPA does not collect such information about you through the nationalpawnbrokers.org Web site. However, in recognition of the sensitive nature of such information, in the event the NPA comes into possession of such

information, whether through your voluntary submission of such information in response to a special feature on the Web site or by receiving such information from any of our business partners, such information shall, when coupled with any of your Personally Identifiable Information, itself be deemed to be Personally Identifiable Information and treated by the NPA as such.

Use of Non-Personally Identifiable Information

As a general matter, Non-Personally Identifiable Information helps us determine how our nationalpawnbrokers.org Web site is being used, helps us identify popular areas of the Web site, and helps determine the effectiveness of our promotional activities regarding the Web site.

Use of “Cookies”

Our Web site uses “cookies” (i.e., a small data file that our Web site writes to a user’s hard drive) to help track your usage of our site, including what advertising you have seen. nationalpawnbrokers.org’s cookies do not include personal information about you, but they are unique to each user and include a member ID# (a randomly generated unique number) that enables the nationalpawnbrokers.org Web site to identify you when you visit, so you: (1) do not have to remember your username and password each time you visit the Web site; and (2) receive any personalized services you requested when you registered.

Neither our Web site, nor the cookies we write to the hard drives of our users, read any data off of your hard drive outside of our cookies. This includes not reading any cookie files created by other Web sites. You can refuse our cookies by turning them off in your browser (for more information on how to do this, please refer to your browser’s documentation). You do not need to have cookies turned on in your browser to use our Web site; however, without cookies certain of the automated functions and features of our Web site will not be available to you. We also use cookies to measure the click through rate on e-mails delivered.

Third Party use of Personal Information

The NPA Web site contains links to other Internet Web sites, including co-branded or other affiliated sites. Unless otherwise explicitly state, we are not responsible for the privacy practices or the content of such Web sites, including such sites’ use of any information.

Security

You understand and agree that “perfect” security does not exist anywhere, including on the Internet. When you send credit card information, we encrypt this information between your computer and our server. Other information you send to this site, including

email messages, will not be encrypted unless we advise you otherwise. Our Web site is protected by a firewall and monitored for security.

Merchant Services

You may be able to access certain information related to third parties at the Site, or via links, banner ads or click-throughs from the Site, regarding the goods or services of third parties. You understand and agree that your access to or use of those services is a matter entirely between you and the associated third parties, and the National Pawnbrokers Association shall have no liability whatsoever for any such access or use.

Legal Disclaimer

This site provides information designed to help users cope with their own legal, business, financial, and other needs. This information is not the same as retaining experts in those fields for advice. Although we go to great lengths to ensure the information is accurate, we strongly recommend you consult an expert, including but not limited to a lawyers, accountant, financial services consultant, or other professional as appropriate. Nothing contained in this Web site is to be considered as the rendering of legal, financial, professional or other advice for specific cases, and users are responsible for obtaining such advice from their own legal counsel, or other accounting, financial, or other advisors. The information contained on this site is intended for educational, background and informational purposes only.

Notice to Parents or Guardians

We want to help you protect your child's privacy. We encourage you to talk to your children about safe and responsible use of their personal information while using the Internet.

Correcting, Updating or Deleting Information

The nationalpawnbrokers.org Web site gives users the option to correct, update or delete any information previously provided to us by users, however, we will maintain copies of user information to the extent retained as part of our Web site's standard backup/archive process. In addition, these procedures will not remove such of your information that has been provided by you to, or collect from you by, the Web sites of our business partners. We are not responsible for ensuring the removal or deletion from the Web sites of our business partners of your information provided by us to our business partners as permitted by you or otherwise in accordance with this Privacy Statement.

To make changes to your contact information, or to opt out of receiving information, please contact us in one of the following ways:

1. Send an e-mail to webmaster@nationalpawnbrokers.org
2. Send a written request to:

National Pawnbrokers Association
PO Box 508
Keller, TX 76244

3. Call us at 817-337-8830

P3P Compliant

The National Pawnbrokers Associate site is P3P compliant. Read more about Platform for Privacy Preferences Project (P3P)