

Privacy Policy

Approved by General Service Board February 18, 2017

Thank you for visiting the www.DebtorsAnonymous.org website and reviewing our privacy policy. This policy explains how we handle information about your visit(s) to D.A.'s site, how we protect your privacy and anonymity.

This Privacy Policy was approved on February 18, 2017

1. Introduction

This privacy policy is applicable to this website (the “**Site**”), which is provided and operated by Debtors Anonymous General Service Board, Inc. (DAGSB). **PLEASE READ THE FOLLOWING TERMS CAREFULLY BEFORE USING THE SITE.** Access to the Site is offered to you conditioned on your acceptance without modification of the terms, conditions and notices contained herein (collectively, the “Privacy Policy”). In addition, particular features, applications and activities offered as part of the Site may also be subject to additional privacy terms specified in connection with such features, applications and activities, all of which are incorporated herein by reference.

BY ACCESSING OR USING THE SITE, YOU AGREE TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO THIS PRIVACY POLICY, DO NOT USE THE SITE.

Please note that this Privacy Policy applies only to information collected via the Site. It does not apply to information that you may submit to us by any other means or to websites maintained by other companies or organizations.

DAGSB may modify, add, or delete portions of this Privacy Policy at any time by posting the changes on this page. Your continued use of the Site after any such changes have been made means you agree to such changes. If DAGSB makes any material changes to the Privacy Policy, it will indicate, at the top of this page, the date the Privacy Policy was last revised.

2. Personal Information

In connection with your use of the Site or particular features or components thereof, you may be required to provide, and we may collect, information that can identify you personally or that can be used with other sources of information to identify you (“**Personal Information**”). You may also provide Personal Information when you request customer service or other assistance, sign up to receive emails or other communications from us, or otherwise communicate with us via the Site.

Access to software applications that are owned and operated by third parties (“**Third-Party Applications**”) may require you to provide access to your Personal Information to the providers of such Third-Party Applications. In such cases, you will be informed about this either during the registration process, in the terms of use of the Third-Party Application, or in a similar manner. The Third-Party Application provider’s use of your personal information is governed by that third party’s privacy policy. Please note that if you choose to remove a Third-Party Application from your DAGSB account, this does not necessarily mean that the relevant third party provider will delete Personal Information about you that they have previously received. Please visit the privacy policy of the relevant third party to make sure that you understand how they may use the Personal Information you provide to them. If you do not want such use of your Personal Information, you should not register for or use the applicable Third-Party Application.

3. Anonymous Information

When you use the Site, DAGSB may also collect certain information that does not identify you individually (“**Anonymous Information**”). For example, DAGSB may collect information about your computer, mobile device, or other device that you use to access the Site (which may include, for example, IP address, geolocation information, unique device identifiers, browser type, browser language, and other transactional information) and about your use of our website (which may include, for example, a reading history of the pages you view).

4. Use of Cookies

Like many websites, DAGSB may use “cookies,” which are files stored on your computer that help identify account holders and optimize their website experience. Most browsers accept cookies automatically but allow you to disable them. DAGSB recommends that you leave cookies enabled so it can offer you a better website experience.

You may occasionally receive cookies from Third-Party Applications. DAGSB does not control these cookies, and these cookies fall outside the scope of this Privacy Policy.

5. Our Use of Information

We use the information we obtain from or about you to help us operate the Site and personalize and improve your experience with the Site and to make certain features, service, activities or functionalities available to you. For example, we may use information we collect (including Personal Information) to:

- Fulfill orders and complete transactions;
- Provide you with products and services that you request;
- Communicate with you about your account, respond to your inquiries and send you information about features and enhancements of the Site;
- Communicate with you about changes to our policies
- Send you newsletters and other communications;
- Optimize or improve our products, services and operations;
- Detect, investigate, and prevent activities that may violate our policies or be illegal; and
- Perform statistical, demographic, and marketing analyses of users of the Site and Site usage, including analysis of which content or images users click on or hover over and analysis of which email messages were opened or acted upon when DAGSB. sends HTML-formatted email messages (messages resembling Web pages that include graphics).

We may use and store information about you that we receive from other sources to enable us to update and correct the information contained in our database and to better customize your experience with the Site.

6. Disclosure of Information

We will only disclose your Personal Information collected via the Site to other companies and individuals as described in this Privacy Policy.

We may disclose Anonymous Information and any other information that is not Personal Information to other companies and individuals in any manner that DAGSB deems appropriate or necessary.

Service Providers

DAGSB occasionally has third-party contractors and agents that provide services to DABSB, such as debit card processing, order fulfillment, database hosting, web analytics, and providing customer service. These entities may have access to Personal Information in order to perform their functions. We do not authorize them to use the information we share with them for any other purpose.

Legally Compelled Disclosures

DAGSB may disclose Personal Information to government authorities, and to other third parties when compelled to do so under law (including under a reasonable interpretation of the law), including, without limitation, in response to court orders and subpoenas.

Emergency Situations

DAGSB may disclose Personal Information if required to do so by law or in the good-faith belief that such action is necessary to: (a) conform to applicable law; (b) protect and defend its rights or property, the Site or its users, and (c) act under emergency circumstances to protect the personal safety of DAGSB, its users, and others.

Change of Corporate Organization

We may change our corporate organization. We may transfer Personal Information to another entity in connection with any change of corporate organization or similar transaction, such as, for example, a transfer to an entity with which we have merged, that we have acquired or that has acquired DAGSB. Under such circumstances, DAGSB would use reasonable efforts to require the transferee to follow the practices described in this Privacy Policy, as it may be amended from time to time.

7. Security

We make commercially reasonable efforts to keep your Personal Information secure. We implement a variety of security measures to maintain the safety of your personal information when you place an order or enter, submit, or access your personal information. We offer the use of a secure server.

No transmission of data over the internet is guaranteed to be completely secure, however. It may be possible for third parties not under the control of DAGSB to intercept or access transmissions or private communications unlawfully, including in the case of your contacting DAGSB by email or a “contact us” or similar feature on the Site. Accordingly, though DAGSB may take reasonable steps to protect the security and

integrity of all Personal Information provided to the Site, due to the nature of the internet, DAGSB cannot guarantee that information, during transmission through the internet or while stored on its system or otherwise in its care, will be absolutely safe from intrusion by others, such as hackers. Any such transmission is done at your own risk.

8. Children

This is not a website directed to children under the age of 13, and DAGSB does not knowingly collect personal identifiable information from children under 13 years of age. If you are under 13 years of age you should not use this website, and under no circumstance should you provide personally identifiable information to DAGSB.

9. Local Law

The Site is published in the United States. We make every effort to protect the personal identifiable information of all users of the Site. We attempt to comply with local data protection and consumer rights laws to the extent they may apply to DAGSB services. If you are uncertain whether this privacy policy conflicts with the applicable local privacy laws where you are located, you should not submit your Personal Information to DAGSB.

10. Notice to Users Outside of the United States

If you are located in a country outside the United States of America and voluntarily submit personal information to us, you thereby consent to the general use of such information as provided in this privacy policy and to the transfer of that information to, and/or storage of that information in, the United States of America.

If you are located within the European Union, you should be aware that your personal identifiable information will be transferred to the United States of America, the laws of which may be deemed by the European Union to have inadequate data protection.

11. Questions?

If you have any questions about this Privacy policy, please use the website "Contact Us" page for further information.