

APPENDIX 1:

Harriet Carter, *Privacy Statement*

 Email Sign Up!

Join our email list for special updates and offers!

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HARRIET CARTER

- ▶ [Customer Service](#)
 - [Order Status](#)
 - [Placing Orders](#)
 - [My Account](#)
 - [Safety & Security](#)
 - [Promotional Emails](#)
 - [Troubleshooting](#)
 - [Returns](#)
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Privacy Statement

HarrietCarter.com has created this privacy statement because we believe you have a right to a safe, secure online shopping experience. We are committed both to protecting your privacy and informing you how information from you will be used. If you still have concerns or questions after reading this policy, please let us know. We'll do all we can to make you feel comfortable at HarrietCarter.com.

When I visit HarrietCarter.com, what information is gathered about me and why?

Harriet Carter does collect certain customer information. We use this information to process orders, enhance your shopping experience and communicate with our customers.

We use order forms that allow you to buy our products. We collect your name, e-mail address, postal address, and credit card information. This information is used to process and send orders. We also use this information to contact you in case there is a question or problem with an order.

When you enter a contest or other promotional feature, we may collect your name, e-mail address, and other demographic information, such as zip code, age, or income level. We use this contact information to send you information about our company and to contact you, if you indicate an interest.

We also use data collected when you register, enter a contest, and make purchases to enhance and personalize your shopping experience. If you give us permission or place an order on HarrietCarter.com, we will send you email about our latest updates, product offerings and sales events. You can opt-out of these emails anytime by click on the "unsubscribe" link at the bottom of every promotional email, or send an empty email to customerservice@harrietcarter.com with "unsubscribe" in the subject line.

We use your IP address to help diagnose problems with our server and to administer this website. We log IP addresses for the purposes of system administration, to track a user's specific client, or to investigate cases of fraud or other security violations on our site. Any personally identifiable information contained in our IP address logs will be treated with the same respect for your privacy that order and registration information is treated.

What Are Cookies and Should I Worry About Them?

Cookies are small pieces of information that many web sites use to make online navigation easier. This data is contained on your hard drive in a file, which your web browser provides for the purpose. A cookie can contain information such as a user ID. Our site can't read other data on your hard drive or read cookies created by other sites. You do not need to have cookies turned on to view our site, but you will need to accept cookies to register or place an order.

Our site does use cookies to keep track of your shopping cart. We also use cookies to help make your shopping experience more enjoyable and if you choose to register with us or request to receive email, we will use cookies to deliver content specific to your interests.

Who Else Has Access to the Information I Provide to HarrietCarter.com?

Once you make a purchase from HarrietCarter.com your name becomes a part of our customer file. As a valued Harriet Carter customer you may want to receive catalog mailings from us in the future. If you do not wish to receive such mailings, please send an email to our Customer Service Department or send the mailing label from the back of your catalog and attach it to a piece of paper with your request. Mail this information to Mail Preference Service, Harriet Carter Gifts, Inc., 425 Stump Road, North Wales, PA 19454.

You may also receive mailings from other carefully screened companies with whom we sometimes share our valued customer list. If you would prefer not to receive these mailings, please send an email to our Customer Service Department, or write us at: Mail Preference Service, Harriet Carter Gifts, Inc., 425 Stump Road, North Wales, PA 19454.

Harriet Carter does not sell or rent your email address.

Another form of third party information that may be used is personally identifiable information submitted for another person by you. For instance, if you want to buy a gift for a friend and have it shipped to them. Other than that, HarrietCarter.com does not sell, rent, or give away your personal information to anyone. Also, we may release account

information when we believe, in good faith, that such release is reasonably necessary to:

1. comply with the law,
2. enforce or apply the terms of any of our user agreements or
3. protect the rights, property, or safety of HarrietCarter.com and our users, or others.

When you complete the mailing address section on "My Account"...

If you elect to have HarrietCarter.com retain frequent mailing addresses in our database, these individual(s) are not considered Harriet Carter customers, and they will not be added to our catalog mailing list.

When you use the "Email-A-Friend" option...

This unique feature allows you to share information about a particular item or wish list that you think may be interesting to another individual. We do not retain your friend's name or email address, share their information with outside parties, nor does Harriet Carter contact them.

If this individual purchases any of the items from HarrietCarter.com, whether these items appear on your wish list or not, this individual becomes a customer of Harriet Carter and we will include their name on the mailing list of customers for our catalog.

How Do I Manage How Much Information I Share or if I Share Any At All?

You can opt out of receiving e-mail and other communications from us. Here's how:

- You can send an email to: customerservice@harrietcarter.com
- You can mail your request to the following postal address:
Harriet Carter Gifts, Inc.
425 Stump Rd
North Wales, PA. 19454

When you create a "My Account" on HarrietCarter.com, the mailing information you provide is intended to make your checkout process easier. If you have a change of address, simply log on to your account on the website, and update your personal information. In order to change the address a catalog is mailed to, simply:

- Email: customerservice@harrietcarter.com
- Mail: Harriet Carter Gifts, Inc., 425 Stump Rd, North Wales, PA. 19454

Please provide your old mailing address as well as your new mailing address.

Placing an order does not create an account. Creating an account does not automatically add your email address, unless you specifically request it, to the promotional email list. HarrietCarter.com adopts an "opt-in" mentality to all promotional information. When you place an order on HarrietCarter.com, your email address is added to our customer list, therefore you will receive promotional emails and future catalog mailings. Otherwise, you must specifically request promotional emails through the email sign-up box located on every page at HarrietCarter.com.

What is HarrietCarter.com Doing to Protect My Privacy?

This site has security measures in place to protect from the loss, misuse, and alteration of information under our control. Our servers use encrypted methods for those pages that contain personally identifiable data, including your credit card and address. We routinely and zealously monitor and upgrade our security systems to ensure that we use the best security technology available.

We at HarrietCarter.com are sincerely committed to a safe and secure web experience for our visitors.

There are certain steps within a normal purchase routine that require the web servers to send an automated email to confirm that a process you requested has been completed. This includes, but is not limited to:

- Emailing your password after you have registered for an account
- Emailing a confirmation of your order after you have clicked "submit"
- Emailing information regarding status of a pending order.

These emails are not promotional in nature, they are necessary communications to assure you, our customer, that your order has been received and processed. If you prefer that these required emails are sent to a specific address (for example, you would prefer not to receive these at your place of business) use a personal email address when the forms on the site require one. This includes, but is not limited to:

- Username and password on "My Account" (we do not retain credit card information on "My Account")
- Return Email address on Customer Service Form
- Requested email address on the checkout pages



Join our email list for special updates and offers

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Change Text Size: [A](#) [+](#) [-](#) [A](#)

[Customer Service](#) | [About Us](#) | [Shipping Information](#) | [Privacy Statement](#) | [Site Map](#)

[Email Us](#) | [Order Form](#) | [Get the Catalog](#) | [Popular Searches](#)

Phone Orders: **1-800-377-7878**

Customer Service: **1-800-230-3833**

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[ABOUT SSL CERTIFICATES](#)

APPENDIX 2:

VistaPrint, *Privacy Policy*


Business

- [Free Products](#)
- [Business Cards](#)
- [Signage](#)
- [Business Essentials](#)
- [Advertising & Marketing](#)
- [Promotion and Events](#)
- [Services](#)
- [Internet Marketing](#)
- [Package Deals](#)


Home & Family

- [Free Products](#)
- [Invitations & Announcements](#)
- [Calendars](#)
- [Stationery & Home Office](#)
- [Gifts & Fun](#)
- [Services](#)

Ideas for...**Business**

- [Your Industry](#)
- [Starting Your Business](#)
- [Growing Your Business](#)

Home & Family

- [Events and Parties](#)
- [Mommy Central](#)
- [Photo Gifts](#)
- [Personalized Stationery](#)

Exclusive Offers

Become a Vistaprint Insider to receive exclusive offers and tips.


Privacy And Security

- [Privacy Policy](#)
- [Problems Signing In](#)
- [Order Confirmation](#)

Privacy Policy

VistaPrint recognizes the importance of maintaining your privacy. We value your privacy and appreciate your trust in us. This Privacy Policy applies to current and former visitors to our website and to our online customers. By visiting and/or using our website at www.vistaprint.com ("Website"), you agree to this Privacy Policy.

This Privacy Policy explains the information practices that apply to personally identifiable information that we collect about you as an individual ("Personal Information"), when you visit and/or use our Website, or when you purchase and/or use our products or services. This Privacy Policy does **not** apply to information about you collected by our affiliates or third party websites that may post links or advertisements on or otherwise be accessible from the Website. The information collected by these affiliates or third party websites is subject to their own privacy policies.

Information We Collect:

This section of our Privacy Policy describes the categories of information collected by Vistaprint. All such data that we collect is processed and stored in Devonshire, Bermuda, except for certain information that may be stored on servers located outside of Bermuda for back-up and recovery purposes. Depending on where you are located, Bermuda may not have data protection laws that provide an equivalent level of protection to the laws in your home country. You have the option not to provide information; however, withholding information may prevent you from being able to use some of our Website features.

Information Collected Automatically: Whenever you visit our Website, we automatically collect some information about your transactions with us, and your use of our Website. For example, we automatically collect your IP address, for Vistaprint internal use only, such as to help us diagnose problems with our server and administer our Website. We also automatically track certain information about your activities on our Website such as the type of web browser you are using and click stream data. If you are a registered Vistaprint customer, we link this automatically-collected data to the Personal Information we collect about you described below. We use this linked information to do internal research on your interests and to help us better understand and serve you.

Information You Send To Us: If you choose to provide us with Personal Information, such as by sending us an e-mail or by filling out a form with your Personal Information and submitting it to us through our Website, we collect the Personal Information that you provide to us. For example, if you register or sign up for an account with us, we collect your name, e-mail address and password. If you place an order with us, we collect the Personal Information that you provide to us such as your shipping, billing, and payment information.

From time-to-time Vistaprint may give you the opportunity to participate in contests or surveys on our Website. If you participate, we will request certain Personal Information from you. Participation in these surveys or contests is completely voluntary and you therefore have a choice whether or not to disclose the requested information.

Information About Your Transactions With Us: In addition, we collect your order information and purchase and payment history.

Cookies and Similar Files:

Our Website uses "cookies" and files that are similar to cookies. Cookies are alphanumeric identifiers created by your browser at our request and stored in an approved and standardized place on your computer. By transferring these cookies, Vistaprint assigns you a unique customer code and record locator. Information about your activity on our Website can then be included in your customer record, which is stored within the Vistaprint firewall. When you visit or return to our Website, we read the cookie to identify you as one of our customers and help recall orders or preferences you have selected. The cookie also enables us to recall your past activities, post your account data, and tailor site elements and special offers to you. No Personal Information about you is stored on the cookie.

Most Web browsers accept cookies by default, but allow users to reject cookies by changing the browser preferences. If you have set up your browser to reject cookies, some aspects of our Website, including our Shopping Cart, will not work properly.

If you have Macromedia Flash installed on your computer, we will also use a file called a Flash Object to store your unique customer code and record locator on your computer. Unless deactivated by you, the Flash Object provides us with a backup method for recognizing you in the event that we are unable to identify your cookies.

This Privacy Policy covers the use of cookies and similar files by Vistaprint only and does not cover the use of cookies and similar files by any third party advertisers or websites linked to the Website.

We use third-party advertising companies to serve ads on our behalf. These companies may use a cookie or an action tag, also known as a Web Beacon or a 1 pixel .gif file, to track your response to their advertisement and to measure the effectiveness of their advertising or to award incentives or points to their members who respond to their advertisements. Vistaprint has no access to or control over cookies or action tags used by these third party companies. Vistaprint does not receive any personally identifiable information collected by these advertisers using action tags or cookies nor does Vistaprint disclose any of your Personal Information such as your name, telephone number or address with these companies except in accordance with this Vistaprint Privacy Policy. Members of the Network Advertising Initiative (NAI) permit you to limit targeted advertising from them by using

an opt-out tool available on the NAI website at http://www.networkadvertising.org/consumer/opt_out.asp.

Use and Disclosure of Information:

We use the information that we collect about you to maintain, improve, and administer our Website, operate our business, provide products and services that you request, administer your account, inform you about products and services that might be of interest to you, and personalize your online experience.

In order to carry out certain business functions, such as order fulfillment, e-mail delivery, or marketing, we sometimes hire other companies to perform services on our behalf. We may disclose Personal Information that we collect about you to these companies to enable them to perform these services, but they are required to safeguard the Personal Information and are not authorized to use it for any other purpose than completing their contractual requirements to Vistaprint. For example, as a part of the normal process of completing your purchase, Vistaprint may provide your Personal Information to a third party payment processor, such as Bibit B.V., depending on your chosen method of payment. Please be aware that, because of the limitations of the systems used by some financial institutions, the statement you receive from your credit card or financial institution may show the name of a third party payment processor, such as Bibit B.V., instead of or in addition to the Vistaprint name. In addition, we may share the Personal Information we collect with other companies with whom we have joint marketing arrangements.

We may also disclose information, including Personal Information, we collect about you in other circumstances as required or permitted by law. For example, Vistaprint reserves the right to disclose Personal Information, including account information, when we believe such disclosure is appropriate to cooperate with an investigation of activities claimed to be unlawful, to enforce our [Terms of Use](#), or to protect the rights or property of Vistaprint or others. In addition, it is possible that in the future another company may acquire Vistaprint or its assets. It is also possible that Vistaprint may partner with or purchase another company to continue to do business as a combined entity. In the event that this occurs, it is possible that our customer information, including your Personal Information, may be transferred to the new business entity as one of Vistaprint's assets. In such an event, we will update this policy to reflect any change in ownership or control of your Personal Information.

Links To Third Party Products and Services:

While you are visiting or using the Website, you may be presented with an opportunity to purchase third party products or services. These products and services are offered and supplied by independent companies not owned or operated by Vistaprint. If you click on one of the presented offers, you will be redirected to the site of the third party, and any information you provide in response to the offer will be collected and used by the third party and **not** by Vistaprint. Information you provide to the third party and any dealings you have with the third party will be governed by the privacy and other policies of that third party.

Your Choices:

We offer you a variety of choices with respect to how we use and share your Personal Information.

Sharing Information With Others. We will not share your Personal Information, such as your e-mail address or name, with unaffiliated organizations for them to use to inform you about their or other companies' products and services unless you consent to this sharing on registration or in updating your account preferences. You may opt in by checking the appropriate box during registration or, following registration, by logging into "My Account," selecting "Account Update," and checking the applicable box. You may also opt-in by sending a written request to the address below. If you send a written request, please be sure to include your exact name, mailing address and telephone number(s) and a statement that you would like us to share your Personal Information with other organizations that may have special offers, products or services that may be of interest to you. Even if you do not opt in to this sharing, we may still share Personal Information about you with other companies as permitted or required by law.

Communications from Vistaprint. If you do not want to receive communications from Vistaprint about products and services that may be of interest to you, simply indicate this preference by removing the applicable check mark during registration. If you wish to change your preference after you have registered, you can do so by logging into "My Account," selecting "Account Update," and updating your preference. You may also request to be added to our Do-Not-E-Mail list, Do-Not-Call list, and/or our Do-Not-Mail list by writing to the address below and indicating your preferences. Please be sure to provide your exact name, e-mail address, mailing address and telephone number(s) and the list or lists you would like to be included on (Do-Not-E-mail, Do-Not-Call, and/or Do-Not-Mail). Even if you choose to be placed on one of these lists, we may still communicate with you using any of these methods regarding your use of our Website, your orders or your account.

Deactivation of Your Account. You may also request deactivation of your Vistaprint account by contacting Customer Service at customer-care@vistaprint.com or by writing to the address below and requesting account deactivation. Please note that some information may remain in our archived records after your account has been deactivated.

Vistaprint Address for Written Requests. If you choose to indicate your preferences by mail, please be sure to include your exact name, mailing address, telephone number and specific preferences and send your written requests to the following address

Vistaprint Limited
c/o Vistaprint USA, Incorporated
Customer Service
95 Hayden Avenue
Lexington MA 02421
USA

How to manage your account:

If you wish to change your name, e-mail address, password, communication and/or opt-in preferences after you have registered, you can access your account by logging into My Account and selecting Account Update. You may also request these changes by contacting [customer service](#) or calling Customer Service at 1.866.614.8002 or writing to:

Vistaprint Limited
c/o Vistaprint USA, Incorporated
Customer Service
95 Hayden Avenue
Lexington MA 02421
USA

Website Security:

We maintain reasonable physical, electronic, and procedural safeguards designed to help us protect your nonpublic Personal Information against loss, misuse, disclosure and alteration. For example, we use Secure Socket Layer (SSL) technology to encrypt your credit card information when you purchase products through our Website. When you establish an account at Vistaprint, you choose a password to help protect your account information. A password is only as strong as you make it: you should select a unique password and keep it safe. You may change the password as often as you wish by going to "My Account" and selecting "Account Update."

Vistaprint authorizes only those persons who need to know Personal Information to administer your account, to provide or inform you about products and services, or to maintain, improve or administer our Website to access your Personal Information.

With respect to certain website hosting and other products and services provided to you, we may obtain access to data about your end users or customers. We generally process and use such end user and customer data on your behalf and under your instructions in accordance with our role as a mere processor of any such information on your behalf.

Special Notification for California Residents:

Individual customers who reside in California and have provided their Personal Information to Vistaprint may request information about our disclosures of certain categories of Personal Information to third parties for their direct marketing purposes. Such requests must be submitted to us in writing at the address below:

Vistaprint Limited
c/o Vistaprint USA, Incorporated
Customer Service
95 Hayden Avenue
Lexington MA 02421
USA

This request may be made no more than once per calendar year. We reserve our right not to respond to requests submitted other than to the address specified in this paragraph.

Changes to this Privacy Policy:

This Privacy Policy was last modified on **February 25, 2010**. Vistaprint may revise this Privacy Policy from time to time by posting a revised Privacy Policy on our Website. We reserve the right to modify this Privacy Policy at any time, so please review it frequently.





Problems Signing In

Our sign-in process is designed to help protect your privacy. If you have trouble signing in to our Website, please ensure that you are using your registered e-mail address and/or correct password. If you are using your registered e-mail address and correct password, and you continue to have trouble signing in to our site, please contact [Customer Service](#).

Order Confirmation

Vistaprint sends an e-mail notice confirming acceptance of each order you place to the e-mail address you provided to us when signing up for a Vistaprint account. If you receive a confirmation for an order you did not place, please e-mail us immediately at [Customer Service](#).

Over 9 million have turned to us this year to promote their business. Thousands more join every day.

 <p>3-Day Rush Delivery Learn More ▶</p>	 <p>Upload Your Own Design Learn More ▶</p>	 <p>Lowest Price Guarantee Learn More ▶</p>	 <p>Satisfaction Guarantee Learn More ▶</p>
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If you have any questions [click here](#)

About Us

[Who We Are](#)
[Locations](#)
[Careers](#)
[News](#)
[Investor Relations](#)
[Patents & Trademarks](#)
[Vistaprint Small Biz Blog](#)
[Advertise with Us](#)

Services


[Design Uploads](#)
[Vistaprint Business Directory](#)
[Partnership Opportunities](#)
[Refer a Friend](#)
[Catalog Request](#)
[Request Samples](#)
[Partner Marketplace](#)
[Shop by Industry](#)
[Marketing Learning Center](#)

Support

[Customer Service](#)
[Help](#)
[Artwork Specifications](#)
[Product Pricing](#)
[Site Map](#)
[Feedback](#)
[Vistaprint Twitter](#)

Trust

[Privacy & Security](#)
[Terms Of Use](#)
[Copyright Matters](#)
[Trademark Matters](#)
[Free Offer Details](#)
[Lowest Price Guarantee](#)

 Secured Payment:



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APPENDIX 3:

J. Peterman, *Privacy Policy*

**The J. Peterman Company**

Traveling the world to find uncommonly good stuff

Log In

My Bag (0) | My Account | Wish List | Help

Search

GO

888.647.2555

Home > **Privacy Policy****J. PETERMAN**
PREMIUM ACCOUNT
CLICK HERE TO SEE THE
EXCLUSIVE BENEFITS**DEPARTMENTS**

Men

Women

One-of-a-Kind

Luggage & Bags

Last Chance

COLLECTIONS

New Owner's Manual No. 84

Anti-Recession Sale

Classics

OTHER WAYS TO SHOP

Shop By Catalog

Buy Gift Certificates

Request Catalog

LIVE HELP.
Questions answered.

Share your email. See good things happen.

SUBMIT

Band Together

Tag Along

Privacy Policy

Welcome. We appreciate your participation and value your personal privacy at our website, jpeterman.com. The goal of our policy is to explain to you the information we collect, how we use and share this information, and how you can edit your personal information. This policy applies to the information we collect on this website, that you were participating in when you clicked through to this policy, which is owned and operated by The J. Peterman Company. We collect customer information to improve your overall shopping experience with us. We respect your privacy and are committed to maintaining and using this information responsibly.

This Privacy Policy sets forth the rules and policies governing your use of our website, jpeterman.com. By using our website, you agree to accept these policies. We may change this policy from time to time without notice therefore we recommend you check back periodically to ensure you are comfortable with our most recent policy. Immediately after we post any changes to this policy, those changes are deemed effective, whether or not you have reviewed them. By using our website after we post any changes to this policy, you agree to accept those changes. If at any time you choose not to accept this Privacy Policy, please do not use our website. This document is organized as follows:

1. What information do we collect?
2. How do we use this information?
3. How do we store this information?
4. Do we collect personal information of young children?
5. How can you edit your personal information?
6. How can you access us from outside the U.S.?
7. How do you contact us?

1. What information do we collect?

You may submit personal information to our website in numerous ways. First, you may share your name, email address and certain information about your likes and dislikes when you sign up for our website, or request a newsletter. We collect information when you register or update your account, log-in, place an order, opt-in to receive our emails, shop online, request a catalog, or participate in a contest, promotion or survey. This information may include, but is not limited to, name, email address, billing and shipping address, credit card information and phone number. You may also provide personal information when you post comments to jpeterman.com, or to one of our other branded sites. In addition, if you have registered with another of our owned and operated sites, we will have any personal information about you that you provided at the sister site(s) as well. Whether or not you provide personal information is your choice; however, sometimes it may be required to participate in a particular activity or gain access to certain content on our sites.

We also automatically collect general information, or what we call non-personal information, from you when you access our website. This information can include, among other things, the type of browser you are using, the third party website from which your visit originated, the operating system you are using, the domain name of your Internet service provider, the search terms you use on our website, the specific web pages you visit, and the duration of your visits.

2. How do we use this information?

We will not sell, rent or share your email address with third parties to send you unsolicited email. However, in our ongoing effort to provide you with the best service possible, we may share your information with our other brands within our company.

When you supply your postal address, either when requesting a catalog or placing an order, you may receive a catalog by mail from us or one of our other brands. We occasionally make our postal list available for limited use by a few reputable and carefully screened firms, but at our request, we will not share your postal address with anyone. Requests can be sent to the contact us page.

When you place an order on jpeterman.com, we use this information to process and track your order and contact you via email, postal mail or phone if we have any questions or concerns regarding your order. If you provide an email address during checkout, you will also receive order and shipping confirmation emails.

We also maintain a record of your purchases made on our site and through our family of websites and combine this with information you have provided over the phone in order to serve you better. We may combine information you provide with demographic information, information gathered from our other brands and affiliated companies, and information that is publicly available. We may also use information about your product preferences and interests in order to improve our site design and enhance your shopping experience.

When we offer contests, promotions or surveys, you may be required to provide certain personal information so we can notify winners and/or fulfill promotional obligations. In these instances, you have the option to receive emails or other communications from us regarding our products, services, contests, and promotions. Even if you have previously chosen not to receive email or postal mail from us, you may still receive information as it relates to the contest, promotion or survey in which you have participated.

We see the task of safeguarding your personal information as an important one. The situations explained below are the only times where we may share your personal information with a third party outside of the company or an approved vendor of the company performing a specific task or function on behalf of the company (and these companies will not own or control your personal data on a permanent basis and they can only use your data for the task assigned to them by the company). Those situations are as follows:

1. in response to a legal process and/or where we (or an enforcement agency) believe your actions may violate applicable laws, or where we believe your actions threaten the rights, property or safety of our company, its users (or the general public).
2. you volunteered your personal information to the general public while participating in certain activities on our website, for example, forums, posts, and/or reviews. We cannot control the actions of our site users and recommend you consider this prior to sharing any personal information with the general community on our site.

We may also use an approved J. Peterman vendor to help us analyze general information about your visit to our site, which is used by us to understand your shopping experience and preferences. One of our approved vendors may place a unique cookie on your browser, and may also use other monitoring technologies to create anonymous statistics about our website visitors. We also use non-personal information to analyze site traffic, audience trends, etc, and may use an approved J. Peterman vendor to help us complete these tasks as well.

We may also send you marketing emails. At various points on our site you have the option to join our email list. Also, if you provide us with your email address either on the home page, when you register, place an order, enter a contest or during checkout, you may automatically be added to our email list as well and receive marketing or promotional information from us or one of our other brands. If you do not wish to receive our marketing emails, you may opt-out by clicking on the unsubscribe link found at the bottom of all our marketing emails, or requests can be sent to the contact us page.

3. How do we store information?

We take steps consistent with commercially reasonable industry standards to assure that any personal information collected from you is secured from loss, misuse or unauthorized access while under our control. Please note that despite our efforts to protect information provided to us, we cannot guarantee that such information will not be lost, disclosed or accessed by accidental circumstances or by the unauthorized acts of others.

4. Do we collect personal information from children?

Our website is not intended for children, and the website will not knowingly collect personal information from children under 13. We do not sell products for purchase by children and all children's products we sell are for purchase by adults only.

5. How can you edit your personal information?

At any time, you can edit your personal information during the registration process, and as often as you like. Anyone who experiences problems with our service, or just has questions about our service, please contact us at the [contact us](#) page.

6. How can you access us from outside the U.S.?

If you are visiting [jpeterman.com](#) from a location outside of the United States, you will be connected through and to servers located within the United States. All [jpeterman.com](#) orders will be accepted and fully processed in and shipped from the United States and all information you provide will be securely maintained in our web server and internal systems located within the United States.

7. How do you contact us?

If you have any questions or concerns regarding our privacy policy, please contact us as described below.

By Email: [contact us](#)

By Mail: J. Peterman Customer Service
1001 Primrose Court
Lexington, Kentucky 40511

[ABOUT COMPANY](#) [CONTACT US](#) [SITE MAP](#) [HELP](#) [PRIVACY POLICY](#) [HOME](#)

—PETERMAN'S EYE—
a community of curious travelers

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APPENDIX 4:

Tower Hobbies, Protecting Your Online *Privacy*

Protecting Your Online Privacy

Search this site: Tower Hobbies (All)

Search:

[Help](#) | [AdvancedSearch](#)[Shop Radio Control](#)[Shop General Hobby](#)[Shop by Brand](#)[Shop for Parts](#)[More Products](#)[Resources](#)

Tower Hobbies is a firm believer in the protection of its online customers' privacy. We have implemented a number of procedures and policies which are designed to protect your personal information while using our online services.

Our site uses an online ordering system for customers to request information, products, and services. We collect visitor's contact information (like their names, address, telephone number and e-mail address) and financial information (like their account or credit card numbers). Contact information from the order form is used to send orders and information about our company to our customers. Financial information that is collected is used to bill the user for products and services. If you choose a third-party billing option, financial and personal information will be provided to the billing company.

When magazine subscriptions are purchased, we will supply the customer's contact e-mail address to the publisher for the purpose of contacting the customer and only at the customer's request. If the customer has agreed to receive promotional e-mails, we will submit the e-mail address to the shipping company so the customer can be notified of the shipping status of the package.

We use your IP address to help diagnose problems with our server, administer our Web site and to provide security. Our site uses "cookies" to keep track of your shopping cart contents.

- Whenever sensitive personal or financial information is transmitted, it is sent via a [secured connection](#) directly to our mainframe computer using secure sockets layer (SSL) technology. This is the most successfully used method of ensuring private, secure transmission of personal information over the Internet.
- E-mail addresses are collected only for the purpose of contacting you in the future. We WILL NOT sell or rent your e-mail address to other companies or individuals.
- We do not collect the personal information for children under the age of 13. We are prohibited from conditioning a child's participation in an activity on the child disclosing more personal information than is reasonably necessary. In cases where we have inadvertently collected personal information of a child, the parent can always review this information, choose to have this information deleted from our records and refuse to permit further collection or use of this information.
- We do occasionally share portions of our customer postal mailing list with trusted and approved high-quality companies. We choose these companies on a very high standard and will only allow postal mailings for offers which we feel you may be interested in. *We never sell or rent e-mail addresses, phone numbers or financial information.*
- In some cases products are drop-shipped directly from the manufacturer. We share only the information the manufacturer needs to fulfill the order and contact the customer.
- We may be forced to share customer purchase data to government organizations when compelled by law to do so.

This site gives users the following options to not receive future communications.

1. If you wish to change your e-mail subscription enter your e-mail address [here](#).

2. You can send mail to the following postal address:
Tower Hobbies, PO Box 9078, Champaign, IL, 61826
3. You can call the following telephone numbers: 800-637-4989 or 217-398-3636.

To protect our customers' accounts we do not accept third-party requests to modify customers' privacy preferences.

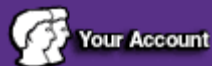
Tower Hobbies respects its customers' privacy and works diligently to protect it.

Material changes to Tower Hobbies' privacy policies will be posted in this Privacy Statement.

This Privacy statement became effective on 7/7/04.

Updated 05/14/10.

TOWER HOBBIES (Serving Hobbyists Since 1971) 800 637 6050 or 217 398 3636



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APPENDIX 5:

Meredith Corp., *Online Privacy Statement*

Meredith Corporation Online Privacy Policy

Welcome to our website! Meredith.com is a service provided by Meredith Corporation. Since 1902, Meredith has been committed to providing our customers with products and services characterized by outstanding quality, customer service and value. Our Online Privacy Policy continues our commitment to serve you and to protect your privacy online. NOTE THAT OUR PRIVACY POLICY APPLIES ONLY TO OUR ONLINE COLLECTION AND USE OF INFORMATION.

Please read this Privacy Policy carefully so that you understand our privacy practices regarding:

- [Children Under 13](#)
- [Information we collect](#)
- [How your information will be used](#)
- [How you can correct your information](#)
- [Opt-Out Information](#)
- [Security and passwords](#)
- [Miscellaneous](#)

If you have questions about this Privacy Policy, please contact us at privacy@mdp.com

Children Under 13:

Meredith cares about the safety of children. Kids under 13 are not allowed to register with our website or to participate in public posting areas on our sites. We won't knowingly allow anyone under 13 to provide us any personally identifying information. Children should always get permission from their parents before sending any information about themselves (such as their names, email addresses, and phone numbers) over the Internet, to us or to anyone else. We encourage you to become involved in your children's online experience, and to share your interest in our sites with your young ones.

Information We Collect:

The information we gather on our sites falls into two categories: (1) information you supply when you register or initiate transactions, and (2) tracking information collected as you navigate through our sites. Third-party providers featured on or linked to by our websites, such as vendors of products and services offered through our sites, may gather the same kinds of information.

Personally Identifiable Information

To use certain features on our sites, we ask you to register. When you register, we collect personally identifiable information about

you including your name, mailing address, email address, user name and password. We may also ask for some additional information, for example, hobbies, age, browser type, and the like, but you're free to register without providing this information if you prefer. In addition, at various other points on our sites, we may ask you for personal information including when you: place an order for products, complete a survey, and report a problem with one of our sites. We use this information to process your orders and to help improve our sites.

From time to time, we also may offer contests or other promotions involving marketing or advertising partners. If you choose to participate in one of these contests or promotions, you'll have to provide some information about yourself (such as name, address, and email address). We may share this information with co-sponsors of the contest or other promotional partners, but we will always identify the other parties involved (for example, in the contest rules). We don't control these third parties' privacy practices, and our Privacy Policy does not apply to their collection and use of personal information. We urge you to review their privacy policies and learn how they will use the information before participating. If you don't want us to collect the information requested in the promotion, or to provide it to our cosponsors or partners, please do not participate in the promotion.

Aggregate Information

To help us serve your needs better, we use "cookies" to store and sometimes to track user information. A cookie is a small amount of data that is sent to your browser from a web server and stored on your computer's hard drive. A cookie contains a unique number that allows our sites to identify your computer. For example, cookies allow us to keep track of your user name and password (if you are a registered visitor) so you don't have to re-enter that information each time you visit our site. We also use cookies to make sure you don't see the same ads repeatedly when you visit our sites. The help function on most browsers contains information on how to set your browser to notify you before accepting cookies or to disable cookies entirely. However, if you don't accept cookies, you won't be able to take advantage of various features on our sites that are available to other visitors. In addition, our advertising and marketing partners may use their own cookies.

We use the services of a third-party advertising and email delivery company to serve and target advertisements that you see on the pages of our sites and to serve and target promotions or other marketing messages and to send e-mails from us. This advertising company also collects "clickstream data," information about your visit to our site and to other sites, that can be aggregated and used to target advertising on this and other sites, and used for

marketing research and other similar purposes. This clickstream data does not include personally identifying information such as your name, address, email address or telephone number. This advertising company uses cookies for many of the same reasons we do, and collects information directly from our users. We share web site usage information about visitors to our web site, who have received a targeted promotional campaign, with this advertising company for the purpose of targeting future campaigns and upgrading visitor information used in reporting statistics. For this purpose, we and our third-party advertising company note some of the pages you visit on our web site through the use of pixel tags (also called clear gifs). If you would like to know more about its information gathering practice and "opt-out" procedures, please see the privacy statement on the DoubleClick website (http://www.doubleclick.net/us/corporate/privacy/default.asp?asp_object_1=&).

When you use our sites, we may also collect your browser type, access time, and/or Internet Protocol ("IP") address, and keep records of this information. Your IP address is a number that is used by computers connected to the Internet to identify your computer so that data (such as the web pages you request) can be sent to you. Your IP address does not tell us who you are. Like the IP address, none of this other information identifies you personally either; we collect it for aggregate reporting on site activity that we, and our advertisers, may use. For example, we may want to know how long the average user spends on our site, which pages or features get the most attention, and the like. The aggregate information helps to understand our audience and confirm the value of advertising on our websites.

How Your Information Will Be Used:

Our primary goal in collecting information is to provide you with a customized experience when visiting our sites and to make our sites more valuable to you. We try to ensure that the banner advertisements we deliver to you are consistent with your interests. We may also email you with messages and advertising that we think may be of interest to you.

To make your online experience more useful and enjoyable, our sites include links to other websites, and provide access to products and services offered by third-parties. We share with these third-parties such information as is necessary to provide the products or services. *We will not provide your email address to such third-parties unless it's necessary to provide services you have requested, or to allow you to participate in a co-sponsored promotion.* For example, we will provide your name and email address to a marketing partner from which you're purchasing goods or services. We also may provide links to other websites, and provide access to products and services offered by third-parties, whose privacy policies we don't control. When you access

another website or purchase products or services or conduct other transactions through our websites, use of any information you provide is governed by the privacy policy of the operator of the site you're visiting or the provider of such products or services. When you provide information in the course of obtaining products or services through our sites, use of any information you provide may be governed by the privacy policy of the provider of those products or services, even if it appears that you're on our site throughout the transaction. The provider's privacy policy may differ from ours. If you can't find the privacy policy of any of our provider partners via a link either from the site's homepage or from the pages on which the products or services are offered, you should contact the provider directly for more information.

In addition, we may share some personal information (but not your email address) with other companies that offer marketing information or products that we think will be of interest to you. If you do not wish to receive such mailings, please tell us. Send your request with your name and complete address to Circulation Department, Meredith Corporation, 1716 Locust Street, Des Moines, Iowa 50309-3023.

We may occasionally release information about our visitors when release is appropriate to comply with law, to enforce our [Visitor Agreement](#), or to protect the rights, property or safety of visitors to our sites, the public, or Meredith Corporation. As our business grows, we may buy or sell various assets. In the unlikely event that Meredith Corporation, substantially all of our assets, or one or more of our sites (or substantially all of its assets) is acquired by another company, information on our visitors would be among the transferred assets.

How to correct or update your information:

Meredith Corporation believes strongly in providing you with the ability to access and edit the personal information that you have provided to us. To update the information retained about you please visit our [Member Services](#) area.

Opt-out Information for:

Newsletters: If you no longer wish to receive e-mail newsletters, you can either (1) follow the 'update newsletter preferences' link located near the bottom of each message or (2) go to the Member Center and click on the link to 'update your profile' and change your newsletter selections on the third page.

Promotional E-mails: If you do not wish to receive email promotions from us, send an e-mail to dropme@mdp.com with "Opt-out of Marketing" in the

subject line to "opt out." Of course, you may change your preferences at any time. We will make any changes you request as quickly as we can.

Security and Passwords:

The personally identifiable information we collect is securely stored within our database, and we use standard, industry-wide procedures such as encryption, firewalls and SSL (Secure Socket Layers) for protecting your information. However, as effective as encryption technology is, no security system is impenetrable. We cannot guarantee the security of our database, nor can we guarantee that information you supply won't be intercepted while being transmitted to us over the Internet. And, of course, any information you include in a message you post to any message board, discussion group, or other public posting area on our sites is available to anyone with Internet access. If you don't want people to know your name or email address, for example, make sure not to include it in any message you post publicly. Please see our [Visitor Agreement](#) for more information related to posting materials on our sites, including our use of such materials.

Miscellaneous:

The Internet is an evolving medium. If we need to change our Privacy Policy at some point in the future, we'll post the changes before they take effect. By visiting any of our sites, you agree that your visit, and any dispute over privacy, is governed by this Privacy Policy and our [Visitor Agreement](#). Please read both carefully before using or registering with any of our sites.

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Effective date: July 1, 2004

APPENDIX 6:

HSBC, *Privacy FAQs*



Search

Checking

Savings

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Cards

Insurance

Investments

Green

HSBC Online

Other Services

[About HSBC](#) |
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 [Site Map](#) |
 [Equal Housing Lender](#) |
 [HSBC Locator](#)

Privacy

→ Privacy FAQs

Opt-Out Form

California Opt-Out Form

Checking, Savings, Home Loans and Investments

Credit Cards

Insurance

Privacy FAQs

At HSBC, we have always recognized the importance of protecting your privacy.

You choose to do business with HSBC and we value that relationship, beginning with the personal information you share with us. The following are some frequently asked questions and answers about how HSBC safeguards your personal information and helps you protect your privacy.

I've been hearing a lot about Privacy and personal information. What does that have to do with my bank accounts?

Recent federal legislation (known as the Gramm-Leach-Bliley Act) requires all financial institutions to provide customers with a statement outlining their policies and practices related to the sharing of personal information. This legislation applies to personal accounts only; it does not apply to commercial or business accounts. All financial institutions must be in compliance with this new legislation by July 1, 2001.

What is HSBC's policy on privacy?

HSBC's Privacy Policy is our commitment to protect your personal information. It covers important topics such as our promise not to sell information about customers to outside companies for their independent marketing purposes. It also explains why we share information within the HSBC family of companies (also known as affiliates or affiliated companies) and how you can benefit when we share information with our affiliates.

Do you sell information to companies outside of the HSBC family?

HSBC does not sell any customer information to other companies for their independent marketing purposes.

Why do you want to gather personal information about me and my accounts?

We gather information to help us improve our services and offer customers special banking benefits. We also gather information to protect you when you are conducting financial transactions with HSBC and prevent unauthorized individuals from gaining access to your accounts.

Do you ever share my personal information with other companies?

We may share information with other members of the HSBC family of companies. The HSBC family includes banking, consumer finance, insurance, mortgage, and brokerage companies. Some examples include companies doing business under the names HSBC or Household.

If I ask you not to share my information with your affiliates, will all of your affiliated companies honor my request?

Yes, all of our affiliates will honor your request; however, you cannot request to be excluded on a company-by-company or product-by-product basis. Keep in mind that by affiliates we mean other members of the HSBC family of

Email Us

Find a...

1.800.975.HSBC (4722)

For hearing impaired
- TTY/TTD: 1.800.898.5999

Outside the United States
+ 1.716.841.7212

Related Information

[Security Site](#)

[Personal Internet Banking FAQs](#)

companies. It does not include companies other than HSBC that may obtain your personal information from other sources.

Could one of HSBC's affiliates solicit me for a product or service based on information received from an outside source?

Like other financial services organizations, our affiliates sometimes purchase mailing lists from outside agencies and companies that are not affiliated with HSBC. These lists are typically compiled from public sources such as census information.

How can I get a copy of HSBC's Privacy Policy?

If you are an HSBC personal banking customer, you will receive a copy of our Personal Banking Privacy Policy in the mail annually. You can also ask at any HSBC branch, call our Customer Relationship Center at 1-800-975-HSBC (1-800-975-4722) or [click here](#) to view it online.

How can I reduce the number of solicitations I receive from HSBC?

Call us at 1-877-394-HSBC (1-877-394-4722) and request that you not receive marketing solicitations. You can choose not to receive offers by U.S. mail, telephone or e-mail.

How does it benefit me when you share information with other members of the HSBC family of companies?

Because we are all members of the same financial services organization, we can offer you a comprehensive financial plan and special banking benefits such as preferred interest rates and discounted services.

Is there special handling of information that HSBC holds as my trustee or disclosed fiduciary?

Yes - any personal information that is housed by our Trust department, including all of your trust or agency accounts, is subject to special protection - even within our affiliated family of companies. HSBC recognizes the importance and sensitivity of this type of information.

Do you ever share information with companies that are not part of the HSBC family?

We may share your personal information with companies that are contracted by HSBC to perform services necessary for the routine operation of your account(s), services such as check printing, data processing, loan servicing and fraud prevention. We may also share information with other financial institutions with whom we have joint marketing agreements. For example, we work with the Assurant Group to provide payment protection for our credit card customers. In addition, we are occasionally required to provide information for legal reasons such as to the IRS, or for a subpoena or court order.

When you share information with companies that are not part of the HSBC family, can you still protect the privacy of my personal information?

Any company HSBC does business with is required to maintain the confidentiality of your personal information. HSBC enters into agreements with proven, reputable companies and holds them to high standards of privacy.

What if I don't want you to share my information with your affiliates?

Simply call us toll-free at 1-877-394-HSBC (1-877-394-4722).

If I ask you not to share my information with your affiliates, does that mean all my personal information?

We will not share your personal, credit-related information (such as age and income) with our affiliates. We may share information about your transactions or experiences such as your loan repayment or checking account history as

permitted under the Fair Credit Reporting Act, which governs the fair and accurate reporting of credit information.

In addition, if you want to have your name taken off pre-approved credit solicitations (not just HSBC solicitations) you can write to the following credit reporting agencies. Please be sure to include your name, current address and Social Security number.

Experian
Consumer Opt-Out
P.O. Box 919
Allen, TX 75013

Equifax Options
P.O. Box 740123
Atlanta, GA 30374-0123

Trans Union LLC
Name Removal Option
P.O. Box 97328
Jackson, MS 39288-7328

HSBC Bank USA, N.A. - Member FDIC

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APPENDIX 7:

Discover Card, *Privacy Notice*

FACTS

WHAT DOES DISCOVER BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account transactions
- account balances and payment history
- transaction history and credit history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Discover Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Discover Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-800-225-5202—our menu will prompt you through your choices

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-347-2683

Who we are

Who is providing this notice?	This privacy policy is being provided by Discover Bank and applies to the family of Discover cards for consumers and the products and services offered in connection with those cards.
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What we do

How does Discover Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Discover Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or use your credit card or debit card • give us your contact information or pay your bills • provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes –information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • our affiliates include financial service providers that offer credit protection, card servicing and payment processing services
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • nonaffiliates we share with can include retailers
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • our joint marketing partners can include institutions such as insurance companies

Other important information

Vermont Residents – Your state law requires financial institutions to obtain your consent prior to sharing information about you with others. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties or companies in our corporate family unless you call us at **1-800-347-2683** and authorize us to do so.

California Residents – Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties while you are a resident of California.

APPENDIX 8:

Gevalia, Privacy Notice



Online Privacy Notice

More from Gevalia

- [Corporate Customers](#)
- [E-mail Signup](#)
- [E-mail Opt-Out](#)
- [Privacy Notice](#)
- [Legal](#)
- [Site Map](#)

Effective Date 4/1/2009

Gevalia respects your concerns about privacy and values its relationship with you. This Privacy Notice describes the types of personal information we collect through this website, how we may use that information and with whom we may share it. In addition, the Notice describes the measures we take to protect the security of the information you share with us through this website. We also tell you how you can update your contact information, ask to be removed from our email and phone lists and get answers to questions you may have about our privacy practices.

→ **Information We Collect and How We Use It**

- [Personal Information You Provide](#)
 - [Registration](#)
 - [Join Gevalia's Programs and Shop Gevalia](#)
 - [Refer a Friend](#)
 - [Gevalia E-mail Newsletter](#)
 - [Contests, Sweepstakes and Other Promotions](#)
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 - [Food Service](#)
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→ **Information We Share**

→ **For California Residents**

→ **Links to Other Websites**

→ **How We Protect Personal Information**

→ **Your Choices**

→ **Updates to This Privacy Notice**

→ **How to Contact Us**

Great coffee and free gifts — discover Gevalia Kaffe at Home



Discover premium coffee delivered on your schedule — get a FREE stainless steel coffeemaker, Gevalia scoop, and 2 boxes for just \$14.95!

→ **Coffee Delivery**

We're rock-solid serious about your safety & your privacy



We encrypt your data to safeguard your transactions with us. And we never share your e-mail with third parties.

If you ever have a question, we're here to answer it



Information We Collect and How We Use It

Personal Information You Provide

You may choose to provide us with certain personal information (such as your name, contact details and payment card information) through our website. Here are the ways in which you may provide the information and the types of information you may submit. We will use the information you provide through this website to communicate with you about our products and services and other offers. We also tell you other ways we may use the information.

Registration

To take advantage of our offerings, you may choose to register on our website. As part of the registration process, we request certain information (such as your contact information) to make it easy for you to order our products and manage your Gevalia account online.

Join Gevalia's Programs and Shop Gevalia

To enroll to become a member of one of our programs (such as Gevalia Kaffe), or to order Gevalia products or other items offered through our website, we ask you for certain information. The information we request includes your contact details and billing information, such as your payment card information. We use this information to process your order. If you ask us to send a gift to a friend, we will use your friend's information to send the gift. We also may use the information to send your friend Gevalia communications.

Refer a Friend

You may choose to tell your friends about Gevalia products through the website's "Refer a Friend" feature. We ask you to submit your friend's name and e-mail address so we can forward the requested information. We may also use your friend's information to send your friend communications about our products and services.

Question? Concern? Idea? Contact us to let us know what's on your mind. We'd love to hear from you.

 [Contact us](#)

Gevalia E-mail Newsletter

You may sign up for our Gevalia e-mail newsletter. To receive the newsletter, we ask you for your name, e-mail address and account number (if applicable).

Contests, Sweepstakes and Other Promotions

On our website, you may choose to participate in contests, sweepstakes and other promotions that we may offer from time to time. If you decide to participate, we may ask you for certain information (such as your contact information) for use in administering these promotions.

Office Coffee Service

If you are interested in ordering Gevalia's products for your office, we ask you for your contact details so we can provide you with office service information. You also may choose to give us information about your office service needs, such as the number of people in your office. We use this information to provide you with a personalized office service proposal.

Food Service

If you would like to order Gevalia's products for your restaurant or corporate dining facility, we ask you to submit your contact details so we can provide you with food service information. You also may choose to provide information about your food service needs, such as the type of business you are in. We use this information to provide you with a personalized food service proposal.

Contact Us

If you communicate with us through the Contact Form on our website, we ask you for your contact details and account number (if applicable) so we can respond to your questions and comments. You may choose to provide additional information as well. We may use the information you provide to evaluate the quality of our products. You may also use the Contact Form to exercise certain choices, such as asking to be removed from our mailing list.

Other Site Features

We offer visitors to our website various features, which we may change from time to time. We may ask you to submit certain personal information so we can provide you with these features.

Personal Information We Collect by Automated Means

When you visit our website we collect certain information by automated means, such as how many users have visited the website and the pages they have accessed. We also collect the IP addresses of our website visitors. By collecting this information, we learn how to improve our website. We collect this information through various means, including "cookies" and "web beacons."

Cookies

Like many companies, we use cookies on our website. Cookies are bits of text that are placed on your computer's hard drive when you visit certain websites and, for example, may tell us whether you have visited our website before or if you are a new visitor. They may also assist us in identifying aspects of your browsing and purchasing behavior, such as what website features are of interest to you.

Most browsers will tell you how to stop accepting new cookies, how to be notified when you receive a new cookie and how to disable existing cookies. Without cookies, however, you may not be able to take advantage of our website features.

Web Beacons

Certain pages on our website may contain web beacons (also known as Internet tags, pixel tags or clear GIFs). These web beacons allow third parties to obtain information such as the IP address of the computer that downloaded the page on which the beacon appears, the URL of the page on which the beacon appears, the time the page containing the beacon was viewed, the type of browser used to view the page and the information in cookies sent by the third party. We also use beacons to tell our referral partners that you have visited our site and may have placed an order, and we may provide your e-mail address to our partners.

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Information We Share

We may share the information you provide through this website with service providers that have been retained to perform services on our behalf. These service providers are not authorized to use or disclose the information except as necessary to perform services on our behalf or comply with legal requirements. We also may share the information you provide among our affiliated companies, like Tassimo. In addition, we may share the information with our joint marketing partners and other third parties (through list rentals or data cooperatives, for example) that we believe offer products or services that might interest you. If you order a product or service from Webloyalty, Reservation Rewards, Shopper Discounts and Rewards, or Travel Values Plus, we share your contact and payment card information with these organizations only after you have accepted an offer from them. We also may disclose information about you (i) if we are required to do so by law or legal process, (ii) to law enforcement authorities or other government officials or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss or in connection with an investigation of suspected or actual illegal activity.

We reserve the right to transfer any information we have about you in the event we sell or transfer all or a portion of our business or assets. Should such a sale or transfer occur, we will use reasonable efforts to direct the transferee to use information you have provided to us in a manner that is consistent with this Privacy Notice.

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For California Residents

If you are a California resident, you may ask us to refrain from sharing your information (whether collected online or offline) with affiliates or others for their marketing purposes. Please tell us if you would like us to refrain from doing so by contacting us as described in the "How to Contact Us" section of this Notice.

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Links to Other Websites

Our website provides links to other websites for your convenience and information. These websites may operate independently from Gevalia. Linked sites may have their own privacy notices or policies, which we strongly suggest you review. We are not responsible for the content of linked websites, any use of linked websites or their privacy practices.

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How We Protect Personal Information

We maintain administrative, technical and physical safeguards to protect against loss, misuse or unauthorized access, disclosure, alteration or destruction of the information you may provide on our website. We use secure sockets layer (or SSL) to protect the transmission over the Internet of payment card information.

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Your Choices

If you would like to update the contact information you provided through this website, or to manage your account online, click here. To update your preferences or request that we refrain from contacting you, please contact us as indicated below.

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Updates to Our Privacy Notice

This Privacy Notice may be updated periodically and without prior notice to you, to reflect changes in our information practices on this website. We will inform you of such changes by indicating at the top of this Notice the date when it was most recently updated.

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How to Contact Us

If you have any questions or comments about this Privacy Notice, or if you would like us to update information we have about you or your preferences, please contact us at:

The Gevalia Kaffe
Attn: Customer Service
Holmparken Square, PO Box 6276
Dover, DE 19905-6276

1-800-GEVALIA (438-2542)

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APPENDIX 9:

LEGO, *Privacy Policy*

Shop



United States

English

WISH LIST

ORDER STATUS

HOME

By AGE

By THEME

By CATEGORY

By CATALOG

SEARCH



CART

0 items in my cart

CHECKOUT

LEGO CITY



Exclusive FREE Gift with Purchase!
LEGO® City Police Boat with orders over \$35!

More Details >

Dear LEGO Fans,

We want you to have fun with LEGO products and at our Web site! To make sure your online visit is fun and safe, we don't "play around" with any of the important steps we take to protect your privacy. At the LEGO Group, children's safety and fun as well as parents' trust in our name is serious business!

Below, you will find information about the LEGO Group's Online Privacy Policy. Our privacy policy will tell you how and when we collect information through our Web site, and how this information will be used. To learn specifically about our online information practices concerning children who are younger than 13 years of age, please scroll down to the section entitled "Children Under the Age of 13" or simply [click here](#).

The LEGO Group encourages families to visit LEGO.com together as a shared activity.

We take online privacy and security concerns seriously. At the same time, we are continually working to make your personal experience when visiting or using our site as exciting and pleasant as possible. To help us accomplish that goal, we will need to collect and use some information from you when you use our site.

All of the Web sites under the LEGO.com domain (e.g. MINDSTORMS.com) may collect information from you - personal as well as non-personal - for internal use within the LEGO Group businesses. Any information collected may be shared among companies that are part of the LEGO Group. To see the names and addresses of the entities within the LEGO Group, [click here](#).

In some instances, we may need to disclose personal information about you to companies that we hire so that we may provide you with the best possible service - for example this might be a company that we have employed to ship products that you have purchased through LEGO Shop At Home or a reputable research company hired by us to conduct a survey of our consumers. However, such companies will be under an obligation to keep your personal information confidential.

We may disclose personal information collected from you as required by law, for example in response to a court order or subpoena. We also may disclose such information in response to a specific request from a law enforcement agency.

From time to time, we make our Shop At Home mailing list (names and addresses only) available to carefully screened companies whose products we believe will be of interest to you. If you prefer that we do not share your name and address with these companies, please uncheck the appropriate box during the checkout process or call our toll-free customer service number.

Except as set out above, we will not sell, rent or otherwise disclose any personal information to any company or person outside the LEGO Group, without obtaining appropriate permission prior to such disclosure. We may collect information about you through active as well as passive means.

We may collect information about you and your interests on our site for our own purposes, through active as well as passive means.

We may collect personal information directly from you through our sites when: 1) you sign up for the LEGO Club; 2) you sign up to receive newsletters and other information; 3) in some instances, when you enter contests and participate in various activities featured on LEGO.com and other LEGO Web sites; and 4) when you purchase products online through LEGO Shop At Home. We also use passive means to collect some information, such as tracking what pages you go to on the site. This information is then provided to our consumer data department in order for them to determine how to make your experience at our sites more enjoyable.

We will not use personal information we collect from you for purposes other than those for which the information was collected, without asking for appropriate permission prior to such use.

We may use your name and address information to send you catalogs and other product and service information that we believe you may find of interest if, permitted by law. You may opt out of receiving such catalogs and other product and service information (including, but not limited to, marketing research and/or being contacted by a researcher) at any time by calling our toll-free consumer service number in your country or by sending an email - [Go to our Service Area](#).

Upon request, you have the right to review any personal information we may have concerning you or your children; see Guests Under the Age of 13 below, and How to Change or Review the Information in Your Online Account or Club Membership below.

LEGO Club Membership

LEGO.com has many different activities you can participate in without giving us any personal information at all. However, if you decide to sign up as a LEGO Online Club member, we will need to obtain some information in order to provide you with the benefits of club membership. When you sign up for the LEGO Online Club, we will ask you to: 1) create a username and a password; 2) provide your birth date and gender; and 3) tell us which country you live in and your postal code. We will not ask for your real name, your mailing address, your e-mail address or any other information that will identify you as an individual.

Children Under the Age of 13

When a child under the age of 13 contacts the LEGO Group online, for example to participate in a contest or to ask a question we will collect that child's email address and the e-mail address of the child's parent or guardian. We will use the child's e-mail address only for the purpose for which it was collected, and we will use the e-mail address of the parents or guardians only to provide notification about the child's contact with us, and to provide notification of the types and uses of information collected as required under the law. We will also provide information as to how the parent or guardian of the child can review and request deletion of the child's personal information, and how to prevent further collection and use of personal information concerning the child.

As a parent or guardian of a child under the age of 13 from whom we have collected personal information, you have the right to review and have deleted such personal information, and to refuse to permit further collection or use of such information. To do so, you should contact us by using the contact information set forth at the end of this privacy policy. Parents and guardians who wish to review personal information concerning their children will be required to specify the usernames and passwords of the children concerned, and to provide their own e-mail address for verification and contact purposes.

No personal information collected from children under 13 will be sold, rented or otherwise disclosed to any company outside the LEGO Group, except for disclosure to companies acting as our agents to help us provide services requested by the child, or pursuant to court

order, subpoena or a specific request from a law enforcement agency.

We cannot and will not establish conditions that will require or encourage children to disclose personal information over and above what is reasonably necessary to participate in any activity features on our web sites.

Children under 13 years of age are allowed to participate in contests. However, if such a child wins, notification will be sent to the parent or guardian's e-mail address (provided by the child when he/she enters the contest). Also, we will not ask the child for any personal information beyond e-mail addresses without obtaining prior parental consent. Any personal information obtained from children and parents during contests will be kept until the contest ends and prizes are delivered, and then it will be deleted.

If any activity featured on LEGO.com will allow children under the age of 13 to reveal personal information publicly (for example, via un-moderated chat rooms or bulletin boards), we will obtain parental consent before allowing the child to participate. Currently, all such activities are moderated, monitored and screened.

Purchasing from LEGO Shop At Home Online

When you make a purchase from LEGO Shop At Home online, we will need to obtain personal information from you. We will need your real name and address (billing as well as shipping address) along with your credit card information or other payment method, in order to complete your transaction and ship your products.

If you are age 18 or over, you can choose to set up an online account with us to use for purchasing products from Shop At Home, in which account we will keep all information relating to your purchases, even after your transaction is completed. This will make it even easier for you to shop with us again, because you don't need to submit such information each time. You can review and update your online account information at any time. If you decide to set up an account with us, we will ask you to create a username and password, which will ensure that you are the only one that can access your account. Setting up an account with us will also give you the opportunity to receive e-mail newsletters and other information. If you don't set up an account with us, we will keep your order history in an offline database. When you actually make a purchase, you will also have the opportunity to sign up you and/or your children for the LEGO Club and to receive the LEGO Magazine. You will also have the opportunity to opt out of sharing your information with companies outside of the LEGO Group.

If you feel uncomfortable submitting your credit card information over the Internet, you may submit your name, address and order information through the LEGO Online Shop, and submit credit card information by phone (the Web pages in the Shop will tell you how).

LEGO Electronic Postcards and Other Messages to Your Friends and Family

You can send electronic post cards from various pages on the site, and you can send your LEGO Shop At Home wish list by e-mail to friends and family, if you are a LEGO Online Club member. Any e-mail addresses collected during this type of activity are stored temporarily in a transaction log file for security purposes, and are deleted after a specified holding period.

Does LEGO.com Use Cookies?

Yes. When you log in or register for the LEGO Club online or Shop At Home, we add a cookie to your computer (unless your system is set up not to receive cookies), in order to let us keep track of what games you play and what products you may buy. We also add the cookie in order to remember your browser settings, such as the type of browser you use and what plug-ins you have installed. This keeps us from bothering you every time you enter the site in order to make sure that you have the necessary equipment to play a game or download information from our sites. It also allows us to know how many people are using certain types of software, so that we can adjust our site to provide the best browsing experience for every visitor. Basically, when we add a cookie, we are not collecting personal information, but the non-personal information that we do get helps us make sure that our products and our communications to our guests are responsive to their interests. We hope to be able to continue to make the LEGO World Wide Web sites interesting and entertaining for users of all ages, and to ensure that we continue to make the kind of products that children love and parents trust.

What is a cookie?

Cookies are small data files that your browser may place on your computer when you visit different web sites to mark that you have been there.

How do I know when a cookie has been added?

Check your settings... many browsers allow you to choose your preference. If you have set your browser setting to refuse cookies, then we cannot put a cookie on your computer.

What if I don't accept the cookie?

You can still participate a few of our online activities. However, if a LEGO Cookie is not present, it will limit our ability to customize our site for you, deliver a better online experience and improve the features of our site. Some cookies save us from having to check for compatibility of your system with various parts of the site every time you visit, making the site faster and easier for you to use. When you play a game, register for the LEGO Club online, shop, or use the shopping cart, a cookie helps us to keep track of where you are in the site so that you can come back to the same place in a game that you are playing or you don't lose your basket, etc. and makes sure that only you have access to that information. If you don't accept our cookies, you won't be able to save some games, add items to your wish list or shopping cart, and the site will be a little slower as we check your browser's compatibility with our site as you click through.

How to Change or Review the Information in Your Online Account or Club Membership

In the LEGO Group, we're committed to providing high quality products and services and we're equally committed to building long-lasting relationships with our consumers. Relationships like this are built on mutual trust, so whenever you question what data has been collected or you want to change personal information or personal options regarding your online account or Club membership, we encourage you to do so as outlined below.

Personal information collected online from you may be reviewed by accessing your online account. Members and customers who have registered to set up an online account with us may update their account information and change personal options at anytime.

If you have not set up an online account with us, or if you have any questions about our online privacy policies or information we may have stored about you or your child, please [click here](#) to contact our Chief Privacy Officer, or write or call:

LEGO Company Limited.

33 Bath Road, Slough

Berkshire SL1 3UF

United Kingdom

Attn.: Chief Privacy Officer

+44 (0) 1753 495 000

The LEGO Group may need to change its online privacy policy from time to time to keep up with the ever-changing virtual reality.

However, if policy changes are implemented which would materially and adversely affect the online privacy or security of our guests, the new policy will be e-mailed to all registered guests at their e-mail address.

[EFFECTIVE DATE September 1, 2000] [LAST REVISED July 5, 2006]

▶ **CUSTOMER SERVICE**

- ▶ Contact Us
- ▶ Store Site Index

- ▶ Pricing Policy

- ▶ Return Policy

- ▶ Privacy Policy

- ▶ Shipping & Handling

- ▶ Payment Methods

- ▶ Shopping Security

- ▶ More LEGO Licensed Products

- ▶ Request Catalog

- ▶ Your Satisfaction

- ▶ Affiliate Program

- ▶ Customer Ratings & Reviews

Prefer to shop by phone? In English, call 800-453-4652, in French, call 877-518-5346.

LEGO ® , the LEGO logo, the Brick and Knob configurations, the Minifigure, BELVILLE, the BELVILLE logo, DUPLO ® , the DUPLO logo, BIONICLE ® , the BIONICLE logo, BRICKMASTER, MINDSTORMS ® , the MINDSTORMS NXT logo, TECHNIC, the TECHNIC logo, the LEGO Agents logo, the Architecture logo, the LEGO ATLANTIS logo, LEGO Bricks & More logo, the Castle logo, the LEGO City logo, the LEGO Club logo, the LEGO Creator logo, the LEGO Design By Me logo, the LEGO Games logo, the LEGO Hero Factory logo, the LEGO Kingdoms logo, the LEGO Minifigures logo, the LEGO Pirates logo, the LEGO Power Functions logo, the LEGO Power Miners logo, the LEGO Racers logo, the LEGO Space Police logo, the LEGO Universe logo, the LEGO Ville logo and the LEGO World Racers logo are trademarks of the LEGO Group.

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Use of this site signifies your agreement to the [terms of use](#).

Must be 18 years or older to purchase online.

APPENDIX 10:

Goldshield Healthcare Direct,
Privacy Policy

[SEARCH](#)[Men's Health](#)[Weight Loss](#)[Immune Boosters](#)[Joint Health](#)[Cardiac Health](#)[Multi Vitamins](#)[Centural Specials](#)[Anti Aging](#)[Anti Oxidant](#)[Eye Health](#)[Well Being](#)[Product Index](#)[FAQs](#)[Canadian Products](#)[Glossary](#)[Autoship](#)[Membership Savings](#)[Goldshield Blog](#)[5 Star Guarantee](#)[100% Satisfaction](#)

Privacy Policy

Goldshield Healthcare Direct is firmly committed to the privacy of our customers. The following discloses our information gathering and dissemination practices for this website: GoldshieldDirect.com

We use your IP address to help diagnose problems with our server, and to administer our Web site. Your IP address is used to help identify you and your shopping cart. Our site's registration form requires users to give us contact information (like their name and email address). The customer's contact information is used to contact the visitor when necessary. Users may opt-out of receiving future mailings; see the choice/opt-out section below.

Our site uses an order form for customers to request information, products, and services. We collect visitor's contact information (like their email address) and financial information (like their account or credit card numbers). Contact information from the order form is used to send orders to our customers. Users may opt-out of receiving future mailings; see the choice/opt-out section below. Financial information that is collected is used to bill the user for products and services.

Security:

This site has security measures in place to protect the loss, misuse and alteration of the information under our control. GoldShieldUSA.com uses SSL (Secure Sockets Layer), which encrypts sensitive information before it is sent over Internet. So Your Order is Always 100% Safe and Secure with GoldshieldDirect.com

Choice/Opt-Out:

Our site provides users the opportunity to opt-out of receiving communications from us and our partners at the point where we request information about the visitor. This site gives users the options for removing their information from our database to not receive future communications or to no longer receive our service.



[Dr. Mitchell Matez](#)

**Sign-up for
Specials**

Your Name:

Email:

WE ACCEPT



[Home](#) | [About Us](#) | [Fitness Calculators](#) | [Shipping & Returns Policy](#) | **[Security & Privacy Policy](#)** | [Affiliate Program](#) | [Sitemap](#) | [Contact](#)

Caution: If you are pregnant, nursing or have any pre-existing medical conditions, consult your physician prior to using any product.

FDA disclaimer: * These statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure, or prevent any disease.

© 2009 Goldshield Direct, Inc.

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APPENDIX 11:

Belk, Privacy & Security



SWIM SHOP >

FREE SHIPPING on orders of \$75 or more
including Clearance & Wedding Registry purchasesLIMITED TIME
ONLY

see details

Customer Service[Catalogs & Ads](#)[FAQ's](#)[Gifts & Gift Services](#)[Policies & Guidelines](#)[Ratings & Reviews](#)[Rebate Center](#)[Registration Info](#)[Shipping](#)[Shopping Help & Advice](#)[Sizing Charts](#)[Store Locator](#)[Terms of Use](#)[Home](#) → [Customer Service](#) → [Policies & Guidelines](#) → [Privacy & Security](#)

Privacy & Security

Belk.com is committed to ensuring your privacy is protected at all times during your use of our site or one of our other services such as Belk mobile or a Belk social media application (i.e. Facebook). Please take the time to read over our Privacy Policy carefully, so you have a complete understanding of how we collect, use and secure the personal information you provide to us. Our website will continue to grow and improve to better serve you; therefore, our Privacy Policy is subject to change and we encourage you to review our policy each time you visit belk.com. Please also understand that by using belk.com, you agree to the terms of our Privacy Policy in effect each time you visit, even if you do not return to this link. This Privacy Policy only applies to information collected online on belk.com.

This Policy will give you a better understanding of the following:

- What personally identifiable information belk.com collects
- How will my personal information be used
- Is my personal information shared with third parties
- How you control the collection, usage and distribution of any personal information you provide to belk.com or any of our other services such as Belk mobile or a Belk social media application (i.e. Facebook)
- How we protect the security of your personal information
- Cookies and other computer information
- How can I decide what promotional email communications I will receive
- Privacy Protection of Children
- Linking to Third Party Web Sites
- Notice to California Residents - Your California Privacy Rights
- Privacy Policy Questions or Comments?
- Changes to the belk.com Privacy Policy

What personally identifiable information does belk.com collect?

Belk collects personal information that you provide when using the belk.com website. This personal information is gathered when you register on belk.com, make a purchase on belk.com, create a wedding registry on belk.com, or register with one of our other services such as Belk mobile or a Belk social media application (i.e. Facebook) or a Belk software application (i.e., a widget).

When you register on belk.com, you provide us with your email address and a unique password.

When you make a purchase on belk.com, we collect your name, address, phone number, email address and other personal information necessary to fulfill, track and bill your order. In order to bill you for your purchase we also collect credit card information including your card type, credit card number, and expiration date. We also collect shipping address information that allows us to ship your order. This includes the name, address and phone number of the intended recipient.

When you register and checkout, we save your shipping and billing address information. You may elect to have us save your credit card information to expedite future purchases. If you so elect, we save your card type, credit card number, expiration date, and name on the card. You may checkout as a guest if you don't want us to save your shipping, billing or credit card information.

You may change saved shipping, billing, or credit card information at any time. Simply go to the My Account page, login with your email address and password, follow the appropriate links and edit or delete whatever personal information you wish.

We also collect personal information when you become a registrant of our wedding registry. When you sign up for a wedding registry with belk.com, only one account is needed for you and your future spouse. If you already have a belk.com account, you can add the wedding registry to your current account. However, if you do not have an account, you can register for one by providing an email address and a password.

The following information is collected and required from the bride or groom to complete the registry process: name, address (able to use up to 3 shipping addresses), phone number, email address, a local Belk store(s) your guests may shop, your special event(s) details and any email addresses of the guests/family members with whom you wish to share your registry. When you register with Belk you are given the option to "share your registry" with your family and guests. After you provide the email addresses of family members/guests, only one email will be sent out pertaining to your wedding registry. This email will come directly from the bride's or groom's own email account, not Belk's. Your family/guests have the option of receiving future emails about your registry, if they so choose. Again, anyone who receives this email from the bride or groom has the option of unsubscribing to any email about her or his registry. Under no circumstance will Belk send any store promotional events or sales to your family/guests email accounts, unless they specifically stated they wish to receive them.

You can update your Belk wedding registry at any time. Simply login to your account with the email address and password you created when you registered with Belk.

There are a few other instances when belk.com may collect other personal information from you. Occasionally we conduct contests on belk.com. If you choose to participate in an online contest, we may request personal information from you that will permit us to administer the contest and notify the winner(s). If you contact our Customer Service department, we may store your email address or phone number in order to respond to your questions or requests for assistance. Belk.com reserves the right to keep a record of any communication between you and Belk.

How will my personal information be used?

Information collected on belk.com or one of our other services such as Belk mobile or a Belk social media application (i.e. Facebook), may be used in the following ways:

- Ship merchandise that you purchase online
- Register you as a member of belk.com
- Prevent fraud and bill your credit card for your purchases
- Confirm and track your orders

- Respond to your customer service inquiries
- Provide promotional communication and other information to you, if you choose to receive them
- Source and offer the products you want
- Customize your shopping experience
- Improve our website design
- Comply with valid legal procedures, requirements, regulations or statutes

Is my personal information shared with third parties?

When you visit belk.com or visit one of our other services or a Belk social media application (i.e. Facebook) and submit personal information, you are sharing that information with belk.com and the Belk-owned and controlled family of companies. We may provide your personal information to our agents, representatives and service providers for limited purposes, including but not limited to, billing customer orders, fulfilling customer orders; communicating to customers; providing customer service; administering opt-in contests or sweepstakes; offering targeted marketing communications to users that opted-in to receive such communications; providing a personalized shopping experience; and preventing online fraud. In addition, we may share your information with GE Money Bank, the issuer of the Belk Rewards Card to allow them to provide you with information and offers relating to the Belk Rewards Card program. Except as stated herein, we do not sell, trade, rent or give out your personal information to third parties for their marketing purposes.

If you make a transaction on belk.com with your Belk Rewards Card, the information sharing terms of the GE Money Bank (GEMB) Privacy Policy will apply. If and when you choose to sign up for a Belk Rewards Card, administered by GE Money Bank, you will be informed of the GEMB Privacy Policy which includes its disclosure on information sharing. The GEMB Privacy Policy is also always available on the Belk Credit Services Online. All Belk Rewards Cardholders have the right to opt-out from having personal information shared with certain third parties. For more information, please see the "It's Your Choice" section in the GEMB Privacy Policy:

[GE Money Bank Privacy Policy](#)

Finally, we may be required to disclose your personal information to third parties if necessary to comply with applicable laws, subpoenas or court orders.

How you control the collection, usage and distribution of any personal information you provide to belk.com

As customers ourselves, Belk understands and values the importance of giving you, the customer, complete control over the collection, usage and distribution of your personal information.

If you are a registered customer on belk.com, we will store the information you provide for a quick and easy checkout process every time you place an order with us. However, if you want to make a purchase, but do not want to register with belk.com, you can do so without belk.com having access to your information. During this "Checkout as a Guest" process, you will still be asked for your name, shipping address, billing address, phone number, email and credit card number. Once you have made your purchase, we will send you an email confirming your order and a shipping notification email that includes a tracking number for your reference. The information you provide during the Guest Checkout process will only be used to process your order and will not be accessible again to anyone at belk.com, or to you. Unless you elect to register for a belk.com account, you will have to re-enter your information each time you make a purchase.

Occasionally, belk.com will send you email to inform you of special events and promotions about our products and services, but only if you indicated interest when you registered for an account on belk.com or opted-in to receive Belk emails.

If you originally signed up to receive email mail, but you have decided you no longer wish to receive them, there are two easy ways for you to let us know. When you receive an email from us, at the bottom of your email we give you instructions to unsubscribe to Belk email. Or just simply sign-in to your belk.com account and uncheck the box indicating you want to receive emails about new products and special offers.

You may update, correct or delete your personal information at any time by logging into your belk.com account and saving any changes you make. At Belk, we encourage you to keep any information you provide to us as current as possible, so we can ensure we are serving your needs to the best of our ability.

How we protect the security of your personal information

The security of your personal information is very important to Belk. Belk.com uses Secure Sockets Layer (SSL), the industry standard for Internet Commerce transaction security, to encrypt your credit card and personal information as it travels over the Internet to our secure servers. SSL technology encrypts, or encodes, your credit card and personal information, preventing an unauthorized party from accessing and viewing it. When you enter a secure portion of belk.com, such as "Checkout" or "My Account", your web browser should display a URL address with an "https" prefix and an image of a closed lock or a solid key should appear in the bottom bar of your browser window. In addition, we employ an outside third party company to periodically test the security of our servers and ensure that all credit card and personal information is properly safeguarded. As a result, you can shop with confidence on belk.com.

In the unlikely event unauthorized charges (as determined by your card issuer) are made on your credit card as a result of purchases made on belk.com utilizing our secure servers, Belk will reimburse you for up to \$50 of any amount you are required to pay by the card issuer. Under the Fair Credit Billing Act (FCBA), Federal law limits your responsibility for unauthorized charges to \$50; thus, Belk will cover you for this liability. In the event of an unauthorized use of your credit card, please notify the card issuer in writing as soon as possible.

For your convenience, below are the toll-free numbers of the credit cards we accept on belk.com:

Belk Rewards Card—1-800-669-6550
MasterCard—1-800-627-8372
Discover—1-800-DISCOVER or 1-800-347-2683
Visa—1-800-847-2911
American Express—1-800-528-4800

Finally, your personal information is protected by the password you created when you signed up for an account at belk.com. You may change this password anytime by accessing the My Account section of belk.com. Please keep this password confidential. No representative of belk.com, including our Customer Service representatives, will ever ask you for your password.

Cookies and other computer information

When you visit belk.com, or visit one of our other services such as Belk mobile or a Belk social media application (i.e. Facebook), small text files known as "cookies" will be stored on your computer's hard drive. The purpose of these cookies is to identify you when you visit belk.com, so that we can enhance and customize your online shopping experience.

You can choose to browse on belk.com without cookies. However, if you disable cookies, you will not be able to take advantage of certain features of our site such as storing your shopping bag for a future visit and providing a more personalized experience. However, disabling cookies will not prevent you from shopping and purchasing on belk.com in the future. You may also change the settings of your browser to reject cookies. Each browser is different, so check your browser's "Help" menu to learn how to update your cookie preferences.

Cookies also collect certain technical information from your computer. This technical information may include your Internet Protocol (IP) address, your computer's operating system, browser type and the address of a referring website, if any. The information stored in a cookie cannot be used to personally identify you unless combined with information that you have provided in connection with a registration or purchase, or when choosing to sign up for promotional emails or contests.

We also contract with third parties to provide us with survey data and web analytics data such as tracking the navigation activity of browsers and buyers on our site. We also use third parties for tracking and measuring performance of our marketing efforts and your response to our marketing efforts; and the delivery of relevant marketing messages. All these third parties may use cookies and Web beacons (1 x 1 pixels), and may receive anonymous information about your browsing and buying activity on our site. None of your personally identifiable information (such as your name, address, email address, credit card number, etc.) will be received by or shared with these third parties. If you do not want your non-personal information used by these third parties, you can change the settings of your browser to reject cookies. Again, each browser is different, so check your browser's "Help" menu to learn how to update your cookie preferences.

How can I decide what promotional email communications I will receive?

Belk.com may from time to time send you promotional emails about Belk products, services or contests that we hope will be of interest to you. At any time, you can choose to discontinue receiving such promotional email by accessing **Email Notifications** under **My Account** and unsubscribing. In addition, each promotional email we send contains an unsubscribe link allowing you to discontinue future emails from us. Please allow us a reasonable period of time in order to satisfy your request, as some promotional emails may already be in process.

Privacy Protection of Children

At Belk, we want to make sure that everyone in your family is protected. Belk acknowledges and abides by all website requirements in accordance with The Children's Online Privacy Protection Act that has been in effect since April 21, 2000. We do not knowingly collect information from children under the age of 13 at any time. Belk.com is a website for a general audience, not geared towards children. The only instance where we would collect information from a child under the age of 13 is if the child's parent or guardian was given notice and the option to provide their personal information. For more information about this act, please visit the Federal Trade Commission's website:

[Facts for Consumers: How to Protect Kids' Privacy Online](#)

If this act changes in anyway, we will revise the Privacy Policy of belk.com to comply with all requirements of the Children's Online Privacy Protection Act.

Linking to Third Party Web Sites

Belk.com may provide links to certain third party websites. This Privacy Policy applies only to activities conducted and personal information collected on belk.com. When you provide information at one of the linked to third party sites, you are subject to that site's privacy policy. We encourage you to read that website's privacy policy before submitting any information if you have concerns about how information may be collected or used.

Notice to California Residents - Your California Privacy Rights

As a resident of California, under California law, you have the right to ask Belk, Inc. for a notice describing what personal information Belk, Inc. and belk.com may share with Belk-owned and controlled family of companies only for our direct marketing purposes. In this notice, we will outline exactly what categories of your personal information we may share, with whom and their contact information for your reference. Please send a written request to the following address:

Belk, Inc.

Attn: eCommerce Department
2801 W. Tyvola Rd.
Charlotte, NC 28217

Please specify that you would like a copy of "Your Belk California Privacy Rights Notice." Please allow 30 days for a response. Once you receive this document, you have the option to inform Belk that you no longer wish to have your personal information disclosed. If requested, Belk, Inc. will make this change for you at no cost.

Privacy Policy Questions or Comments?

For any questions regarding this Privacy Policy, please visit: [Contact Us](#) and select **Privacy Policy** from the drop down menu, then fill out the email form. Your questions/comments are very important to us. An acknowledgement of your email request will be sent within 1 business day. Please allow 3-5 business days for us to process your inquiry completely.

For further assistance, please call **Customer Service** at **1-866-235-5443** between 9am - 9pm (EST) Sunday - Saturday. Please note: We are closed (Eastern Time) December 24 from 6:00pm until 12:01am on December 26.

Changes to the belk.com Privacy Policy

This Privacy Policy was last updated on September 10, 2008. Please check our Privacy Policy periodically for changes. We reserve the right to change, modify or amend this policy at any time.

Updated 03/31/10

Sign up for email updates and offers:



or Text JOIN to BELK1 (23551)

Get connected



[Learn More](#)

About Belk
[Belk Newsroom](#)
[Our History](#)
[Careers at Belk](#)
[In the Community](#)
[Vendor Info](#)

Stores
[Locations](#)
[Catalog & Ads](#)



Belk Rewards Card
[Apply for a Belk Credit Card](#)
[Pay Your Bill Online](#)
[Check Available Balance](#)

Customer Service
[Track Your Order](#)
[Shipping information](#)
[Easy Return Policy](#)
[FAQs](#)

Order by calling 1-866-235-5443. 9:00 AM-9:00 PM (EST), Sunday-Saturday

[Terms of Use](#) [Policies and Guidelines](#) [Site Map](#) [Index](#)

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APPENDIX 12:

Hanes, *Privacy & Security*



customer service

CONTACT US

[contact us](#)
[check order status](#)
[contact us by e-mail](#)
[contact us by phone](#)
[contact us by mail](#)
[store locator](#)

ONLINE ORDERING

[our guarantee](#)
[site security](#)
[returns & exchanges](#)
[delivery methods & charges](#)
[payment methods](#)
[tax charges on purchases](#)

E-MAIL PROGRAM

[email program](#)
[e-mail program enrollment](#)

MANAGE MY ACCOUNT

[manage my account](#)
[change my sign-in information](#)
[my credit card/payment information](#)
[my ship-to addresses](#)
[change my password](#)
[my order history/status](#)
[my wish list](#)
[my account FAQ](#)

SITE INFO

[privacy](#)
[terms of use](#)

PRIVACY POLICY STATEMENT

At **Hanesbrands Inc.** ("Hanesbrands"), we respect our customers and understand that you may have concerns about privacy, so we have instituted privacy policies intended to ensure that your personal information is handled safely and responsibly.

This Privacy Policy Statement sets forth the privacy policy pertaining to this website, <http://www.hanes.com> (the "Site"), which is owned by Hanesbrands and to other Internet sites on which this Privacy Policy Statement is posted. Hanesbrands is a consumer goods company with a portfolio of leading apparel brands, including Hanes, Champion, Playtex, Bali, Just My Size, barely there and Wonderbra. Hanesbrands and its affiliates design, manufacture, source and sell a broad range of apparel essentials such as t-shirts, bras, panties, men's underwear, kids' underwear, socks, hosiery, casualwear and activewear. Hanesbrands markets directly to consumers through retail outlets, catalogs and websites, with multiple websites, catalog titles and retail stores. By using this Site, you expressly accept and agree to be bound by and abide by the terms set forth in this Privacy Policy Statement. For other terms and conditions that apply to your use of the Site, please review our [Terms of Use](#). Any terms that are not defined in this Privacy Policy Statement shall have the meaning given in the Terms of Use. This Privacy Policy Statement applies only to "Personal Information" (as defined below) that we collect online. Unless otherwise provided herein, any reference to "Hanesbrands," "we," "us" and "our" shall mean and include Hanesbrands and its affiliates.

Overview: This Privacy Policy Statement is intended to explain our privacy practices and inform you as to:

- **The kinds of Personal Information we collect from users of the Site and how that information is collected;**
- **How we use your Personal Information;**
- **The circumstances under which we disclose Personal Information to third parties;**
- **How you can access, update or delete any Personal Information collected about you by us; and**
- **The mechanisms we have implemented to protect your Personal Information.**

Information Hanesbrands Collects

For purposes of this Privacy Policy Statement, "Personal Information" means any information which you provide to us through a non-public area or section of the Site by which you can be personally identified, and may include your first/middle initial or name and last name, street address, town or city, state, zip code, telephone number, instant-messenger nickname, blog or other personal website URL, date of birth, e-mail address, credit card or debit card information and any other information. Your credit card or debit card number is classified as sensitive Personal Information and is collected via a secure transmission. Examples of non-public areas of our Site include private wish list registries, registration pages and e-mail subscription pages. Hanesbrands collects Personal Information about you only when you submit it to us, such as when subscribing to our e-mail program, purchasing products, submitting a testimonial or question, participating in special functions of the Site, such as e-cards, wish lists or games, responding to a survey, entering a sweepstakes, or making suggestions or comments.

Besides Personal Information, when you access the Site our web servers may automatically recognize and collect information regarding your referring domain, your type of internet browser, operating system software, screen resolution, cookie preferences and similar technical data. None of this information is personally identifiable and we use this information only in the aggregate, to measure overall Site usage patterns and trends.

We recognize the particular importance of protecting the privacy of Personal Information where children are involved. We do not knowingly collect Personal Information from children under the age of 13. If a child under the age of 13 has provided our website with personally identifiable information, we ask that such child's parent or guardian call (800) 832-0594 or contact us at hanes.customer@hanes.com and we will delete the information about the child from our files.

If we publish Postings that you submit to us for potential publication, we may identify you as the source of such information by first name, last initial and city of residence or as otherwise indicated on the applicable submission pages. Any information about yourself submitted in a "public" area of our Site and/or other areas or features, may allow members of the general public to view such submitted information and content on the Internet, may be routed through our servers, the servers of one or more third parties on our behalf, and the Internet, and you have no expectation of or right to privacy with regard to any such Posting. We have no obligation to monitor any Postings, particularly as to the content of e-cards or similar features where visitors have the option of creating a message. Such public areas and features offered therein are public and not private communications. The security of any information you disclose is not guaranteed; you make such Postings and disclosures at your own risk. We are not responsible for any errors, omissions, or offensive material contained in any content posted in any public areas or any decisions made or actions taken or not taken based on such information or content.

Accuracy and Confidentiality

It is your responsibility to give us current, complete, truthful and accurate information and to keep the Personal Information that you provide to us up to date. **We cannot and will not be responsible for any problems or liability that may arise if you do not give us accurate, truthful or complete information or you fail to update the information you give us.** You are solely responsible for maintaining the strict confidentiality of your user name and password, if applicable, and for any charges, costs, expenses, damages, liabilities and losses we incur or may suffer as a result of your failure to do so. You, and not us, are solely responsible and liable for your activity, behavior, use and conduct on the Site and for any use of the Site or any other activity or conduct in connection with the Site, by any others who use your user name or password, unless and until you notify us that your user name or password may have been compromised, misappropriated or improperly taken or used by another party.

Links to Other Sites

The Site may contain advertisements, references and links to other websites and third parties. We may also use third parties to display or serve advertising on the Site and our web-based newsletters or other communications which you may choose to receive. Often these third party advertisers employ cookie and web bug technologies to measure advertising effectiveness. You should be aware that different rules might apply to the collection, use or disclosure of your information by third parties in connection with their advertisements, promotions and websites you encounter on the Internet. The use of such technology by these third parties is within their control and not ours. Even if we have a relationship with the third party, we do not control those sites or their policies and practices regarding your information.

This Privacy Policy Statement does not cover any use of Personal Information that a third party advertiser or ad server may collect from you.

We encourage you to investigate and ask questions directly of them in this regard. Use of advertisers' tracking technology is subject to their own privacy policies.

Security

We maintain reasonable standards of security and confidentiality. However, for most Internet sites, it is possible that third parties may unlawfully intercept or access transmissions or private communications over an unsecured transmission. We conduct financial transactions via secured transmissions but may not always secure other parts of the Site. We also limit access to the Site by our own employees to those individuals who are authorized for the proper handling of such information and any employee found violating our standards of security and confidentiality will be subject to our disciplinary processes. We request that our operational service providers follow the same policy.

Phishing

Phishing attacks attempt to steal consumers' personal identity data and financial account credentials. "Phishers" use "spoofed" e-mails to lead consumers to counterfeit websites designed to trick recipients into divulging sensitive Personal Information such as credit card numbers, account usernames, passwords, and Social Security Numbers. **WE DO NOT SEND EMAILS ASKING YOU TO PROVIDE OR CONFIRM SENSITIVE PERSONAL INFORMATION OR YOUR USERNAME OR PASSWORD!** If you receive such e-mail communication, please forward it immediately to the Site's Privacy Administrator at hanes.customer@hanes.com, and then immediately delete the fraudulent e-mail from your computer.

Cookies and Web Beacons

We may use a technology called "cookies" to provide you with tailored information. A cookie is a small piece of data that the Site can send to your browser, which may then be stored on your hard drive so our Site can recognize you as you browse the Site and when you return. These cookies may collect the type of operating system and browser that you are using, and accumulate and report anonymous, statistical information on Site usage. The use of cookies shows how our customers navigate through our web site and thus allows us to make our Site more responsive to your needs, by delivering a better and more personalized experience to you. We do not use cookies to identify or track any Personal Information. If you do not wish to have a cookie sent to your browser, you can change the settings on your Internet browser to stop it from automatically accepting cookies. While rejecting a cookie will not normally affect your browsing or your ability to access the features on our Site, you may be required to re-enter certain information when you browse or when you return to the Site. If you are experiencing trouble browsing our site, it is possible that you did not accept or have configured your browser to block cookies from the Site.

We also may use electronic image requests (also called "web beacons" or "single-pixel gifs") to count page views and to access cookies. The web beacons do not collect, gather, monitor or share any Personal Information; they are used only to compile anonymous information about Site usage.

Disclosure to Third Parties

We do not sell, rent, lease or disclose your Personal Information to unaffiliated entities or entities that are not our advertisers, except in the limited circumstances listed below. When we plan to disclose your Personal Information to advertisers, we ask for you to opt-in to do so, in which case their use of your information is subject to the advertisers' own privacy policies. We may disclose Personal Information to affiliates for marketing and/or administrative purposes and you will have the right to opt-out of such disclosure for marketing purposes.

How Hanesbrands Uses the Information

Except for Personal Information which you submit to a public area or section of our Site, it is our policy to maintain all Personal Information as confidential except as may be necessary to fulfill a function or purpose such as those listed below:

- for the specific purpose for which it was submitted (for example, to enter a sweepstakes, submit a testimonial, or to receive product information)
- to post on the Site, testimonials, photographs, questions, comments, or other information that you may submit to us for potential publication, subject to any disclosure or other terms and conditions found on the submission page and our Terms of Use
- to improve the content, appearance and utility of the Site
- to trace our visitors' use of the Site for internal research purposes
- to contact you to participate in market research which you have agreed to receive
- to notify our visitors of updates to the Site
- to send catalogs, printed materials, offers and other announcements to your home address and to allow our affiliates and other reputable third party marketers to do the same
- to send e-mail offers, announcements, or newsletters to your e-mail address and to allow our affiliates to do the same
- to provide any necessary notices to our visitors

Additionally, we may disclose specific information about you in our possession upon governmental request or if required to do so by law or based on our belief, in our sole discretion, that it is necessary to conform to or comply with our legal and regulatory obligations or is necessary to protect our Site, our business and assets, the users of our Site or the public, in general.

On occasion, we contract with other companies to provide certain services to us, including credit card processing, shipping, e-mail distribution, changing mailing addresses, market research and promotions management. We provide these companies only with the information needed to perform their services (which may include Personal Information) and work closely with them to ensure that your Personal Information is maintained and used as set forth in this Privacy Policy Statement. These companies are prohibited from using this information for their own marketing purposes or from sharing this information with others, but we cannot guarantee security of Personal Information and are not liable for misuse of it by others.

Hanesbrands may (a) buy or sell assets, subsidiaries, or business units, or may be acquired by another company or (b) file for or be subject to an involuntary bankruptcy or restructuring. In such transactions, Personal Information is usually one of the transferred business assets, and we reserve the right to transfer all Personal Information in our possession as part of any such transaction. Such transferred Personal Information shall remain subject to the promises made in this Privacy Policy Statement.

Provided that you register on our Site, except for Personal Information needed to complete your purchase of products, if any, and in the event the Site does not have a "My Account" link to pages containing the Personal Information you wish to access, you may request that: (i) we correct or update any such Personal Information; (ii) such Personal Information not be provided to third parties; or (iii) such Personal Information be removed from our active marketing databases. To make such a request, you may [click here](#) or send an e-mail to hanes.customer@hanes.com, write to Hanes Consumer Services, Hanesbrands Inc., P.O. Box 6088, Bethania, NC 27010, or call (800) 832-0594. When contacting us, please be sure to provide us with your exact e-mail address, name, postal address, and/or telephone number(s) in order to be sure we handle your request correctly. Please also note that each time we send you an e-mail message, we will give you the option to unsubscribe from our e-mail list by simply clicking the unsubscribe link. However, we may continue to contact you via e-mail for administrative or informational purposes, including follow-up messages regarding the administration of your account, any services, features or functions you have enrolled in or registered to use, any promotions or contests you have participated in or have entered, goods and/or services you have ordered, or other transactions you have undertaken with the Site.

Updating the Privacy Policy Statement

As we continue to develop our Site and take advantage of technologies to improve the services we provide, we may have a need to change our current privacy policies. We therefore reserve the right, at our discretion, to change, modify, add, or remove portions of this Privacy Policy Statement at any time. This Privacy Policy Statement is effective on and was last updated July 17, 2008. If elements of our Privacy Policy Statement change, we will revise this Privacy Policy Statement. You should check this page periodically for changes. Your continued use of this Site following the posting of changes to this Privacy Policy Statement will mean that you accept those changes.

Questions Regarding This Privacy Policy Statement

To all other users of the Site, if you have other questions or inquiries about this Privacy Policy Statement, please contact our Privacy Administrator via e-mail at hanes.customer@hanes.com, call (800) 503-6702 or mail your question or inquiry to:

Hanesbrands Inc.
P.O. Box 6088
Bethania, NC 27010
c/o Privacy Administrator



APPENDIX 13:

John Greco, “JUST SAY NO”

Subject: ACTION ALERT FOR CATALOG COMMUNITY

ACTION ALERT!

TO: THE CATALOG COMMUNITY ON THIRD PARTY SUPPRESSION LISTS

CC: Related Industries

FR: John A. Greco, Jr.

ACTION: "JUST SAY NO"

DATE: November 30, 2007

We are sending this important message to our members in the catalog channel to alert you to a critical issue. DMA catalog segment members have been approached by organizations who want you to accept their mail suppression lists. We urge you to refuse to use their service and "Just say No". We strongly urge you not to accept third party non-authenticated mail suppression lists. The DMA Mail Preference Service (MPS) is the Official Mail Preference Suppression Service for the catalog marketing community and has been for 36 years. DMA's MPS is the only mail suppression service recognized and endorsed by the United States Postal Service! The DMA believes it would be a significant mistake to cooperate with these organizations. Consider the following facts when you are contacted by third party mail suppression;

- Third party lists are neither verified nor authenticated
- There is no assurance regarding the accuracy or security of the data
- There is no promise that the consumer data will not ultimately be used for marketing purposes
- These organizations could change their policies overnight
- Vendors, such as Catalog Choice, have made it clear that their priority is to eliminate catalogs as a marketing medium – it is not in your interest to further their efforts!

DMA's MPS accepts only authenticated and verified names and addresses and the consumer knows that their information will not be sold or leased to anyone. Consumers and catalog marketers are assured that we can deliver on our promise to honor general and individual opt out requests as required under longstanding DMA guidelines. The DMA does not and will not accept third party mail suppression lists and neither should your organization! Note: An enhanced and more robust MPS will be unveiled and briefed at the December 17th Catalog Summit (details below). The new MPS will have additional capabilities such as automatic company and brand suppression choices. Moreover in the near future, new technologies will enhance our authorization and verification capability. We urge you to join us on Monday, December 17, 2007 at 1:00 p.m. eastern standard time for an important catalog segment planning summit in person, at our New York office or via conference call. (Registration is required whether you are joining us in person or by phone.) The Summit will be held at:

DMA New York Office

1120 Avenue of the Americas

13th Floor

New York, New York 10036 To register, please contact our member relations department at 212.790.1500. Again, we strongly advise the catalog community to continue to utilize the only official mail suppression service of the catalog community endorsed by the USPS and DMA. Reject any list offerings from third party vendors which do not offer the experience, security and verification capabilities of the DMA's Mail Preference Service. Please "Just say No" when approached by third party suppression services.

Sincerely,

John A. Greco, Jr.

President & CEO

The Power of Direct:

Relevance. Responsibility. Results.

APPENDIX 14:

Catalog Choice, Merchant Spam Emails

Remove label "Merchant Spam" Report spam Delete Move to ▾ Labels ▾ More actions ▾ Refresh			1 - 100 of 18169 Older ▾ Oldest ▾	
Select: All, None, Read, Unread, Starred, Unstarred				
<input type="checkbox"/>	Wireless (22)	Merchant Spam	Celebrate your four legged family members with these! - To ensure that you receive future emails, please add retmbx@thewirelesscatalog.com to your ...	12:51 pm
<input type="checkbox"/>	Disney Cruise Line (12)	Merchant Spam	Inbox There's Still Time-Magical European Cruise! - Great news! There's still room aboard Disney Magic®! Which means it's not too late for ...	12:10 pm
<input type="checkbox"/>	Disney Destinations	Merchant Spam	Still time to save on 2 days of Disneyland(R) Resort magic! - There's still time to save on 2 days of magic at Disneyland® Resort. Because right now ...	11:41 am
<input type="checkbox"/>	ACME Markets	Merchant Spam	Jessica, Save on Breakfast Goodness + Your Handpicked Savings - ACME® Markets Brings You A Special Offer To Start Your Day Right. Jessica, save on breakfast ...	11:23 am
<input type="checkbox"/>	Bluefly	Merchant Spam	10 Hours Only! TEE & DENIM Sale (Now Up To 70% Off) - 10 Hours Only! Tee & Denim Sale (Now Up To 70% Off) View on Mobile Device * Web Browser To ...	11:11 am
<input type="checkbox"/>	Disney Destinations	Merchant Spam	Still time to save on a Disneyland(R) Resort 3-Day Ticket! - There's still time to save on a Disneyland® Resort getaway. But hurry. Because right now you ...	10:43 am
<input type="checkbox"/>	J.Crew	Merchant Spam	FACTORY ONLINE IS OPEN: FREE SHIPPING ON EVERYTHING! - View this email on a mobile device. Stock up for spring! Free shipping on all Factory online ...	10:27 am
<input type="checkbox"/>	Wine Enthusiast (26)	Merchant Spam	President's Day Weekend Sale: Take An Extra 5% Off + Free Shipping* (This Weekend Only!) - Greetings, Exclusive President's Day Sale! View as Web page Order by phone call: 800-37	10:20 am
<input type="checkbox"/>	SkyMall (2)	Merchant Spam	Buy Now Sale! Save up to 40% for a limited time only. - Shop the BuyNow Sale and Save up to 40% > See the selection View this email with images Home ...	9:51 am
<input type="checkbox"/>	WineExpress.com (26)	Merchant Spam	92-Pt Napa Cab Deal from Incredible '07 (Under \$30 By the Case! Another Gem from Maroon... - Maroon 2007 Cabernet Sauvignon, Napa Valley View Online WineExpress.com Introducing	9:48 am
<input type="checkbox"/>	Neiman Marcus (5)	Merchant Spam	Invitation-Only Two-Hour EVENT STARTS 11:30 AM CT! + Free online shipping - Midday Dash begins at 11:30 AM CT Shop our Mobile site, view on a mobile device or web browser ...	9:05 am
<input type="checkbox"/>	Allen Brothers	Merchant Spam	Save \$10 on Korean Beef Ribs - limited time offer - Fabulously flavorful short ribs marinated in traditional Korean barbecue sauce. Trouble viewing ...	8:18 am
<input type="checkbox"/>	Pier 1 Imports (2)	Merchant Spam	Pillows, seating, dinnerware: the latest buzz - Having difficulty viewing our email? View this email in a browser window. Send to a Friend ...	7:52 am
<input type="checkbox"/>	Victoria's Secret	Merchant Spam	Hurry, Ends Sunday! Extra 20% Off Clearance Sweaters, Outerwear & Boots. 250+ Styles. - Ends Sunday! Extra 20% off clearance sweaters, outerwear & boots. 250+ styles. View this ...	7:48 am
<input type="checkbox"/>	Beauty Boutique	Merchant Spam	Fantastic Friday - Hard To Find Products At Prices You'll Love! - Having trouble viewing the email below? click here Beauty Boutique Fantastic Fridays - Hard to ...	7:22 am
<input type="checkbox"/>	Bergdorf Goodman	Merchant Spam	Ann Demeulemeester + More New Arrivals - Ann Demeulemeester + More New Arrivals View on a mobile device or web browser Click here to ...	7:15 am
<input type="checkbox"/>	AmeriMark Direct (2)	Merchant Spam	Free Shipping on Every Order, Friday Features - Shop Now! - Having trouble viewing the email below? click here 10% Off All Orders* thru Sunday 1/30 - Friday ...	7:13 am
<input type="checkbox"/>	ARAMARK (36)	Merchant Spam	President's day sale - ARAMARK Uniform Services Share this on: Twitter LinkedIn Save up to \$75 on uniforms! START ...	7:06 am
<input type="checkbox"/>	The Ashton-Drake Galleri.	Merchant Spam	Heavenly Handfuls Doll Collection Now Available: Act by February 25 - A Special Treasure for You to Enjoy Can't see images? click here The Ashton-Drake Galleries ...	6:54 am
<input type="checkbox"/>	Bath & Body Works (2)	Merchant Spam	Presidents' Day Event: Buy 3, Get 3 Free Body Care, \$6 Wallflowers + More! - \$6 Wallflowers 2-Pack Refills! View on Mobile Device Web Browser Don't miss out! Add Bath ...	6:00 am
<input type="checkbox"/>	Lenox (9)	Merchant Spam	Over 60% off in our Presidents' Day Sale - Lenox.com Save up to 65% off in our Presidents' Day Sale. View online or on a mobile device ...	5:25 am
<input type="checkbox"/>	Horchow	Merchant Spam	Instant updates for the bath: NEW vanity sets, towels, & more - View and Shop our latest Horchow Collection Catalog View on a mobile device or web browser SHARE ...	5:14 am
<input type="checkbox"/>	Spanx	Merchant Spam	Slim Your Silhouette with Powerful Panties! - Put Some Power In Your Panties with Higher Power Brief! Shop Now This message contains graphics ...	5:02 am
<input type="checkbox"/>	Neiman Marcus (5)	Merchant Spam	Ken's Picks: Your guide to what's right NOW + Free shipping at ANY PRICE - Ken's Picks Shop our Mobile site, view on a mobile device or web browser SHARE Forward to a ...	4:09 am
<input type="checkbox"/>	Bluefly	Merchant Spam	Get A Head Start: Presidents' Day Sale (Now Up to 75% Off!) - Presidents' Day Sale - Now Up to 75% Off (Includes Fall + Spring Styles!) View on Mobile ...	3:56 am
<input type="checkbox"/>	Roaman's (2)	Merchant Spam	Discover Roaman's And Get 30% Off Your Entire Order - ShareThis Having problems viewing this email? Click here. Like being first to know about online ...	2:27 am
<input type="checkbox"/>	GNC (5)	Merchant Spam	\$9.99 Super Sale + Free Shipping! - \$9.99 SUPER SALE! Can't see your savings? View this email as a web page. GNC Live Well ...	2:23 am
<input type="checkbox"/>	JMS-JustMySize (2)	Merchant Spam	Swim \$10 Off: Value, Slimming, Trendy & More! - Viewing on a mobile device? Click Here. Can't see this email? Click Here. Think warm. Think ...	2:01 am
<input type="checkbox"/>	Heartland America Liquid.	Merchant Spam	Wow! Winter Clearance Prices! - View this email as a web page The Great Winter Savings Cold Blast Starts Today! This email was ...	1:57 am
<input type="checkbox"/>	Monastery Icons (3)	Merchant Spam	Last chance -- FREE SHIPPING ends midnight tonight - Last chance -- FREE SHIPPING ends midnight tonight Featured Items Brother Andre Brother Andre ...	1:26 am
<input type="checkbox"/>	FranklinCovey	Merchant Spam	Last Chance: Save 15% on Any Item + Deal of the Day - Don't miss out. Add eservices@franklincoveyemail.com to your address book ...	12:41 am
<input type="checkbox"/>	realfoodgrocery.com	Merchant Spam	Thanks Patricia Ruff - Dear Patricia Ruff It's been about a month since you last ordered from realfoodgrocery.com, I ...	12:00 am
<input type="checkbox"/>	RadioShack (8)	Merchant Spam	Save some "presidents" this Presidents' Day - Receive \$10 OFF during our Presidents' Day Sale To view this email in your Web browser, click ...	Feb 17
<input type="checkbox"/>	RadioShack (10)	Merchant Spam	Your \$10 Presidents' Day coupon is here! - Receive \$10 OFF during our Presidents' Day Sale To view this email in your Web browser, click ...	Feb 17
<input type="checkbox"/>	Ford Vehicles	Merchant Spam	Ford News: New 2012 Focus Electric. All-new C-MAX. More new reasons to drive a Ford - Discover new Ford vehicles and enter the Go. Do. Adventure Contest View Online Please add ft	Feb 17
<input type="checkbox"/>	Gravity Defyer (3)	Merchant Spam	25% Off Spion Spy Wireless Voice Recorder - Having trouble viewing this email? View as a webpage. Add news@gravitydefyer.com to your contacts ...	Feb 17
<input type="checkbox"/>	Lakeshore Learning Mater.	Merchant Spam	Celebrate Dr. Seuss's Birthday With Games, Crafts & Stories - You're invited to Dr. Seuss's birthday. Plus, buy one item, get one 50% off when you shop ...	Feb 17
<input type="checkbox"/>	AARP News	Merchant Spam	Heidi, Sign Up Now for the Latest Health News from AARP - Live happier and healthier with AARP's free Health Newsletter. If you are unable to see the ...	Feb 17
<input type="checkbox"/>	AffordableTours.com N. (9)	Merchant Spam	Why Has River Cruising Become So Popular? - Dear michele kaub, Thank you for subscribing to the AffordableTours.com newsletter. Here is our ...	Feb 17
<input type="checkbox"/>	Bassett Furniture (40)	Merchant Spam	Sale Ends Monday. All Beds Half Price. - Having trouble viewing this email? Click here to view online. bassettfurniture.com SHOP OUR ...	Feb 17
<input type="checkbox"/>	ShopIrish.com (26)	Merchant Spam	Shipping for Only \$5.99 at ShopIrish.com - If you have trouble viewing this email, please CLICK HERE ShopIrish.com World's Largest ...	Feb 17
<input type="checkbox"/>	Bassett Furniture (61)	Merchant Spam	Sale Ends Monday. All Beds Half Price. - Having trouble viewing this email? Click here to view online. bassettfurniture.com SHOP OUR ...	Feb 17
<input type="checkbox"/>	Bassett Furniture (61)	Merchant Spam	Sale Ends Monday. All Beds Half Price. - Having trouble viewing this email? Click here to view online. bassettfurniture.com SHOP OUR ...	Feb 17
<input type="checkbox"/>	Bluefly	Merchant Spam	10 Hours Only! Clearance Sale Now Up to 75% off - 10 Hours Only! Clearance Now Up to 75% off View on Mobile Device * Web Browser To ensure delivery ...	Feb 17
<input type="checkbox"/>	The Ashton-Drake Galleri.	Merchant Spam	Join Mickey & Minnie in the Ultimate Tribute to True Love - A Doll Collector's Dream-Come-True Can't see images? click here The Ashton-Drake ...	Feb 17
<input type="checkbox"/>	Bassett Furniture (61)	Merchant Spam	Sale Ends Monday. All Beds Half Price. - Having trouble viewing this email? Click here to view online. bassettfurniture.com SHOP OUR ...	Feb 17
<input type="checkbox"/>	OfficeScapesDirect.com (2)	Merchant Spam	Don't Miss 15% Sitewide Savings. Offer Ends Tomorrow. - Special Email Alert from OfficeScapesDirect.com Last Chance to Save 15% on Spring Florals, Plants ...	Feb 17
<input type="checkbox"/>	J.Crew	Merchant Spam	LONG WEEKEND EVENT: 20% off women's items, online only - View this email on a mobile device. 20% off women's apparel, shoes and accessories orders of ...	Feb 17
<input type="checkbox"/>	Restoration Hardware (19)	Merchant Spam	Maxwell Leather: Clean Modern Lines With Down-Enhanced Comfort - To ensure delivery of our emails to your inbox, add RestorationHardware@e.restorationhardware.com ...	Feb 17

<input type="checkbox"/> ★ GNC	Merchant Spam	Welcome to GNC - 15% Off Your Entire Order - Welcome to GNC - 15% Off Your Order Can't see your savings? View this email as a web page ...	Feb 17
<input type="checkbox"/> ★ Rusty Wallace Ford	Merchant Spam	Ford Service: Get the Works - an oil change and much more - for just \$29.95 after \$10 r... - A money-saving offer too good to miss. View Online Please add ford@e.fordowner.com to you.	Feb 17
<input type="checkbox"/> ★ Victoria's Secret	Merchant Spam	Spring Sandals are Here! Plus, \$15 Off Orders of \$100. - Over 175 standout sandals for spring. View this email on a mobile device, or web browser ...	Feb 17
<input type="checkbox"/> ★ Rodale Books	Merchant Spam	Rodale Books Customer Satisfaction Feedback - Dear HARRIETTE ROBBINS : Rodale Books invites you to provide your satisfaction feedback. Your ...	Feb 17

APPENDIX 15:

Chris Jay Hoofnagle and Jennifer King,
*Consumer Information Sharing:
Where the Sun Still Don't Shine*

Consumer Information Sharing: Where the Sun Still Don't Shine

By Chris Jay Hoofnagle and Jennifer King¹

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¹ Respectively, Senior Staff Attorney and Research Specialist, Samuelson Law, Technology & Public Policy Clinic, University of California-Berkeley School of Law. We wish to thank Jaspreet Kaur for her assistance in organizing the data collection, and the Summer 2007 Samuelson Clinic students who made the SB 27 requests for this study. This report was made possible by a grant from the California Consumer Protection Foundation Privacy Rights Fund. UC-Berkeley's Office for the Protection of Human Subjects determined that this research is exempt from human subjects review.

Abstract

In late 2007, the popular social networking site Facebook.com adopted "Beacon," an application that informs Facebook users' friends about purchases made and activities on other websites.² For example, if a Facebook user bought a movie ticket on Fandango.com, that user's friends would be informed of that fact through a news "feed" on Facebook. Some users objected vigorously to the Beacon application, because their activities were reported on an opt-out basis, meaning that the user had to take affirmative action to prevent others from learning about their activities. An activism website, Moveon.org, organized a protest, calling users to action by asking, "When you buy a book or movie online...do you want that information automatically shared with the world on Facebook?"³ Facebook responded to these critiques by changing its policy to obtain express approval before activities on other sites would be shared with friends.

The Facebook folly demonstrates how intensely consumers reject the "sharing" of personal information for marketing purposes. In this instance, consumers learned of Facebook's strategy because it was transparent and obvious to the individual. But what most do not realize is that, in the absence of a specific law prohibiting information sharing, businesses are generally free to monetize their customer databases by selling, renting, or trading them to others. In fact, the sale of customer information is a common, albeit opaque practice that, if disclosed at all, is usually mentioned in a "privacy policy." Facebook's Beacon simply made information sharing obvious to users.

Studies have shown that most consumers oppose the sale of personal information. Unfortunately, most consumers are under the misimpression that a company with a "privacy policy" is barred from selling data. To learn more about information selling, the authors, using a California privacy law, made requests to 86 companies for a disclosure of information sharing practices. The results show that while many companies have voluntarily adopted a policy of not sharing personal information with third parties, many still operate under an opt-out model that is inconsistent with consumer expectations, and others simply did not respond to the request. Based on these results, the authors propose

² Louise Story & Brad Stone, *Facebook Retreats on Online Tracking*, New York Times, Nov. 30, 2007, available at <http://www.nytimes.com/2007/11/30/technology/30face.html>.

³ MOVEON.ORG, FACEBOOK MUST RESPECT PRIVACY, available at http://civ.moveon.org/facebookprivacy/?rc=fb_front (last visited Nov. 30, 2007).

several public policy approaches to bringing business practices in information sharing in line with consumer expectations.

Introduction

A 1973 report by the Secretary of Health, Education, and Welfare's Advisory Committee on Automated Personal Data Systems recommended greater transparency in government database practices, and an ability for citizens to limit uses of personal information:

...the report recommends the enactment of a Federal "Code of Fair Information Practice" for all automated personal data systems. The Code rests on five basic principles that would be given legal effect as "safeguard requirements" for automated personal data systems.

- *There must be no personal data record keeping systems whose very existence is secret.*
- *There must be a way for an individual to find out what information about him is in a record and how it is used.*
- *There must be a way for an individual to prevent information about him that was obtained for one purpose from being used or made available for other purposes without his consent...⁴*

This report led to the passage of the Privacy Act of 1974,⁵ which sought to establish greater transparency in the federal government's collection of personal information. Three years later, the Privacy Protection Study Committee, created by the Act, recommended that comprehensive privacy rights be extended to govern relationships between individuals and all data collecting entities, even those in the private sector.⁶

⁴ DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE, RECORDS, COMPUTERS AND THE RIGHTS OF CITIZENS: REPORT OF THE SECRETARY'S ADVISORY COMMITTEE ON AUTOMATED PERSONAL DATA SYSTEMS, Jul. 1973, available at <http://aspe.hhs.gov/datacncl/1973privacy/Summary.htm>.

⁵ P.L. No. 93-579, 88 Stat. 1897 (Dec. 31, 1974), *codified at* 5 USC § 552a.

⁶ "The Commission's findings clearly reveal an overwhelming imbalance in the record keeping relationship between an individual and an organization, and its policy recommendations aim at strengthening the ability of the individual to participate in that relationship. This can be accomplished in three ways: by prohibiting or curtailing unjustifiably intrusive information collection practices; by granting the individual basic rights, such as the right to see, copy and correct records about himself, coupled with obligations or organizations to incorporate protections for personal privacy in their routine record keeping operations; and by giving the individual control over the

However, Congress failed to implement the recommendation, and to this day there is no comprehensive statutory framework regulating private-sector information collection. Specific federal and state statutes address particular industries, such as information collection in the banking context, but many industry sectors lack information privacy regulation.

On September 24, 2003, California Governor Gray Davis signed SB 27, the "Shine the Light Law."⁷ Introduced by then Senator Liz Figueroa, the legislation intended to address a lack of transparency and control over personal data by the private-sector:

*Secret direct marketing "profiles" of consumers are being exchanged every hour invisibly and routinely by the companies with which they do business. Not only are consumers powerless to stop such invasions of privacy, they do not even know whether and to what extent it is taking place...*⁸

As evidence of this trade in personal information, Senator Figueroa, "...provided Committee staff with numerous examples of lists for sale on the internet, including lists of clothing consumers by height and weight, adult website customers, charitable donors to terminally ill children, and supporters of the public posting of the Ten Commandments."⁹

In crafting SB 27, Figueroa created a right to access and limit use of personal information similar to that called for by the 1974 and 1977 privacy reports. SB 27 allows any Californian to make a request to almost any business for a disclosure of how individuals' information is used for secondary marketing purposes. If the business

disclosure of records about him." PERSONAL PRIVACY IN AN INFORMATION SOCIETY: THE REPORT OF THE PRIVACY PROTECTION STUDY COMMISSION, Jul. 12, 1977, available at <http://www.epic.org/privacy/ppsc1977report/c1.htm>.

⁷ 2003 Cal. SB 27, *codified at* Cal. Civ. Code § 1798.83-84, available at http://info.sen.ca.gov/pub/03-04/bill/sen/sb_0001-0050/sb_27_bill_20030925_chaptered.pdf.

⁸ CALIFORNIA SENATE JUDICIARY COMMITTEE, SB 27 BILL ANALYSIS, Sept. 16, 2003, available at http://info.sen.ca.gov/pub/03-04/bill/sen/sb_0001-0050/sb_27_cfa_20030916_115403_sen_comm.html.

⁹ *Id.*

chooses not to make such a disclosure, it must offer the individual a right to opt out of information sharing¹⁰ with third parties for marketing purposes.

Marketing use of personal information is poorly understood by the public. A large majority of Americans believe that laws prohibit businesses from selling personal information to others without affirmative consent.¹¹ According to research by Professor Joseph Turow at the Annenberg School for Communication, 59% believe, falsely, that websites with a privacy policy cannot sell personal information without consent.¹² Similarly large groups believe that restrictions protect information given to charities (47%), magazines (36%), supermarkets (36%) and banks (55%) from third party information sharing.¹³ When survey interviewers asked 231 Californians about third-party information sharing, there were similar results to the Annenberg survey: 55.4% agreed with the false statement that, "If a website has a privacy policy, it means that the site cannot sell information about your address and purchase information to other companies." Only 35.5% correctly identified this statement as false, and 9% didn't know.¹⁴ A question posed to a different group of 207 Californians on affiliate sharing

¹⁰ "Sharing" may be euphemistic, but it is used here because there is no precise term to describe the business practice of transferring personal information to other businesses. Sometimes the data are sold, traded, or shared on a cooperative or not-for-profit basis. For purposes of this report, "sharing" means any transfer of personal information to a third party for marketing purposes.

¹¹ Joseph Turow, Lauren Feldman, & Kimberly Meltzer, *Open to Exploitation: American Shoppers Online and Offline*, Annenberg Public Policy Center of the University of Pennsylvania, Jun, 1, 2005, available at

<http://www.annenbergpublicpolicycenter.org/NewsDetails.aspx?myId=31>.

¹² *Id.*

¹³ *Id.*

¹⁴ The 2007 Golden Bear Omnibus Survey is a random-digit telephonic survey of 1,186 English and Spanish speaking adults in California. It was conducted by the University of California's Survey Research Center using Computer-Assisted Telephone Interviewing (CATI) to landline and wireless phones from Apr. 30, 2007-Sept. 2, 2007. It is funded by the Survey Research Center, and these questions focusing on privacy were funded by the Samuelson Clinic. See Joseph Turow, Deirdre K. Mulligan & Chris Jay Hoofnagle, *Research Report: Consumers Fundamentally Misunderstand the Online Advertising Marketplace* (Oct. 2007), available at

http://www.law.berkeley.edu/clinics/samuelson/annenberg_samuelson_advertising-11.pdf.

yielded similar results—44.9% falsely believe that privacy policies prohibit affiliate sharing of information, and 7.2% didn't know.¹⁵

In reality, businesses may sell personal information unless a specific statute regulates the practice. No privacy laws generally limit the sale of personal information by websites, by charities, magazines, or supermarkets. Some states limit banks' sale of information to third parties, but in most cases, banks may sell the information unless the consumer affirmatively objects.¹⁶

Third party information sharing is strongly opposed by the public. As Joanne McNabb, Chief of California's Office of Privacy Protection, explains, "Consumers are increasingly very unhappy with sharing of their information for marketing purposes."¹⁷ When asked in opinion polls, large majorities of Americans indicate that they support requiring businesses to obtain affirmative consent before selling personal information to third parties. The Pew Internet & American Life Project found that 86% support opt-in consent before companies sell personal information.¹⁸ Similarly, BusinessWeek found that 88% want websites to gain affirmative opt-in consent before sharing personal information with others.¹⁹

Strong support for limits on information sharing are also seen when individuals are asked about specific industry sectors. For instance, a 2003 poll found that 74% of Californians would strongly favor a measure that prohibited financial companies from sharing personal financial information with any separate companies without the

¹⁵ Turow, Hoofnagle, Mulligan, Good, & Grossklags, *The Federal Trade Commission and Consumer Privacy In the Coming Decade* (forthcoming 2008 in *I/S - A Journal of Law and Policy for the Information Society*).

¹⁶ It is estimated that only 5% opt out from information sharing among banks. W. A. Lee, *Opt-Out Notices Give No One a Thrill*, *American Banker Magazine*, Jul. 10, 2001. This may be because most consumers believe that banks need their consent before selling personal information.

¹⁷ Louis Trager, *Cal.'s Unique, Broad New Info-Sharing Law Largely Under the Radar, Says State Privacy Chief*, *Wash. Internet Daily*, Oct. 7, 2005.

¹⁸ PEW INTERNET & AMERICAN LIFE PROJECT, *TRUST AND PRIVACY ONLINE: WHY AMERICANS WANT TO REWRITE THE RULES*, Aug. 20, 2000, available at http://www.pewinternet.org/report_display.asp?r=19

86% support opt-in privacy policies before companies use personal information.

¹⁹ *A Growing Threat*, *BusinessWeek Magazine*, Mar. 2000, available at http://www.businessweek.com/2000/00_12/b3673010.htm.

customer's permission.²⁰ Perhaps the most compelling evidence for limits on third party information sharing is from North Dakota. That State's legislature switched the default standard for sharing financial information from opt-in to opt-out. A referendum was organized, and in June 2002, 73% rejected the legislature's dilution of privacy rights, and voted to reestablish an affirmative consent standard for banks that wished to sell personal information to others.²¹

In our study, we made SB 27 requests to 86 businesses to test implementation of the law, to better understand how businesses sell personal information, and to map the landscape of information sharing among different businesses. The following sections of this paper explain SB 27 in greater detail, our methods for sending requests, the results of those requests, and a discussion of the results.

SB 27

Sponsored by the California Public Interest Research Group, SB 27 was intended to promote greater transparency in direct marketing use of personal data. SB 27 allows any Californian to contact a business and request that it disclose all the parties to whom personal information was sold in the previous year. Alternatively, a business can respond to a SB 27 request by providing a copy of the company's privacy policy and offering the requestor a cost-free method of opting out of information sharing. Businesses have 30 days to respond to an individual's request. Passed in September 2003, it took effect on January 1, 2005, and thus, businesses have had almost four years to come into compliance with the law.

Several important aspects of the law must be explained: first, the law only applies to businesses with over 20 employees.

²⁰ PRIVACY RIGHTS CLEARINGHOUSE, POLL: 91% VOTER SUPPORT FOR FINANCIAL PRIVACY INITIATIVE, Feb. 10, 2003, *available at* <http://www.privacyrights.org/ar/CFCsurvey.htm>.

²¹ NORTH DAKOTA SECRETARY OF STATE, STATEWIDE ELECTION RESULTS, Jun. 11, 2002, *available at* <http://web.apps.state.nd.us/sec/emspublic/gp/electionresultssearch.htm?displayCode=MEASURE&cmd=Search&officeElectionNo=All+Offices+and+Measures&searchType=STATE&electionDate=06112002&showMap=N&resultType=All+Offices+and+Measures>.

Second, the requestor must have an "established business relationship" with the company. California law, borrowing language from telemarketing regulation,²² creates a low threshold for creation of a business relationship. In the telemarketing context, the marketing industry lobbied for a low-threshold, because federal regulations allow sales calls to individuals with an established business relationship. In this context, however, the same low threshold makes many businesses subject to SB 27 requests. A relationship is formed where there is a "...voluntary, two-way communication between a business and a customer, with or without an exchange of consideration, for the purpose of purchasing, renting, or leasing real or personal property...or obtaining a product or service from the business..."²³ The law only requires a communication between individual and business, and thus, merely visiting a website to shop or compare prices would meet the threshold.

Third, financial institutions (banks, brokerage firms, and insurance companies) are exempt from SB 27. The rationale for this exemption is that California and federal law already substantively limits these firms from sharing personal data with third parties.

Fourth, the law requires businesses to designate a mailing address, email address, or a telephone number for SB 27 requests. It must publicize this method of contact by either telling customer service representatives about it, by publishing it on a web page with the heading "Your Privacy Rights," or by making it available at every place of business in California where the company operates. When a SB 27 request is submitted to a designated point of contact, the company has 30 days to respond. However, if it is submitted to a different point, the company must respond in a reasonable time period not to exceed 150 days.

Fifth, companies can designate a SB 27 contact point on a webpage titled "Your California Privacy Rights." If a company does so, it need not respond at all to a SB 27 request sent to a different address.

²² "The term established business relationship means a prior or existing relationship formed by a voluntary two-way communication between a person or entity and a residential subscriber with or without an exchange of consideration, on the basis of an inquiry, application, purchase or transaction by the residential subscriber regarding products or services offered by such person or entity, which relationship has not been previously terminated by either party." 7 C.F.R. § 64.1200(f)(4)(1996).

²³ Cal. Civ. Code § 1798.83(e)(5).

These last two points are important, because practically speaking, if a consumer cannot navigate them properly, a SB 27 request may be delayed for months or totally ignored. Furthermore, the language of the bill may give incentives to businesses not to designate a contact point, because the law implies that businesses would have up to 150 days to respond if no designation is made at all.

SB 27 was opposed by the Direct Marketing Association, and Experian, Inc., a company that sells personal information in bulk for marketing purposes.

There is only a single study of SB 27 to date. In June 2004, Larry Ponemon of the Ponemon Institute²⁴ surveyed 32 for-profit organizations in California to determine how they planned to comply with SB 27.²⁵ 56% reported that third-party information sharing would be limited, 34% reported they would revise their customer consent process, and 13% implemented internal audit checks to ensure compliance. Ponemon found that the cost of implementation of SB 27 was low: "Only nine companies are implementing new IT data tracking technologies to comply with the new law."²⁶

Ponemon also found that SB 27 caused companies to exercise more control over personal information. 69% reported tightening internal controls over sharing of personal information with third parties. 63% tightened descriptions of "affiliates" (which may receive personal information under SB 27) and third parties (to which information flow may be restricted under SB 27). 44% reported new due diligence procedures to address sharing information with third parties.

Methods

Students working the Samuelson Law, Technology & Public Policy Clinic during Summer 2007 each chose businesses with which they had a relationship to send SB 27 requests. Students chose companies that were not banks, and that appeared to have over 20 employees. As described above, SB 27 creates a complex series of conditions for contacting a business to submit a request. Based on the law, we chose the following methods of contacting the business, in order from most preferable to least: a point of

²⁴ Author Hoofnagle is a fellow of the Ponemon Institute, but did not participate in the study described here.

²⁵ Larry Ponemon, *Shining the Light on Our Personal Information*, Darwin Mag., Nov. 2004 (on file with authors).

²⁶ *Id.*

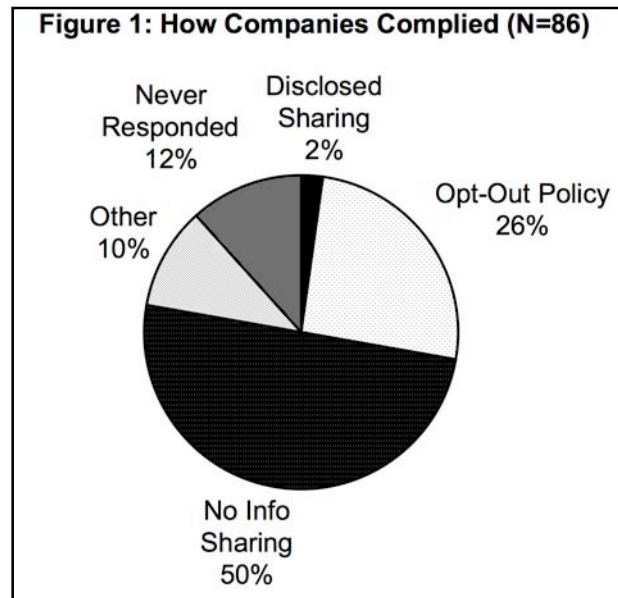
contact obtained from a "Your California Privacy Rights" webpage; one obtained from calling or mailing customer service; one obtained by visiting the business; one obtained from a privacy policy page; one obtained from a webpage for legal matters; or one obtained from a general customer service webpage.

Requests were sent on June 14, 2007. SB 27 requires a response to a request within 30 days. In order to account for mailing delays, we waited 40 days for responses. On day 41 (July 25, 2007), we sent replies to responses that were inadequate, and sent reminder letters to companies that did not respond at all.

Results

How Companies Complied

Of the 86 requests, two companies disclosed a list of information sharing partners. These responses from Walt Disney and Restoration Hardware are attached in Appendix 1. Twenty-two companies responded by providing a privacy policy and an opportunity for the individual to opt out. Forty-three companies responded by providing a privacy policy or letter that indicated that the company does not sell personal information to third parties without opt-in consent. We categorized nine responses as "other," usually because the businesses claimed that the requestor had to prove that an established business relationship existed. Finally ten companies did not respond at all as of this writing.



Information Sharing Disclosures

Only two companies, Walt Disney and Restoration Hardware, disclosed their information sharing practices.

Walt Disney provided a four-page response, indicating that it shares name and address, email address, age or date of birth, number of children, age or gender of

children, occupation, telephone number, and the kind of product purchased with thirty-two entities. The third parties identified by Walt Disney included several closely-affiliated companies, such as ABC Cable Networks Group, ABCNews, American Broadcasting Companies, Inc., Disney Shopping, Disneyland Resort, and Disney Online. It also included other companies, such as American Honda Motor Corp., Almay, Angelsoft, Baby Einstein Company, Buena Vista Magazines, Buena Vista Television, and Dannon.

Restoration Hardware shares customer names, addresses, and items purchased with fewer entities, but the privacy impact of the information sharing is enormous. This is because Restoration Hardware's information sharing partners covers the entire range of large cooperative database companies--Next Action, Ibehavior, Abacus, Experian Z24, and the Prefer Network. Cooperative databases allow retailers to pool their customer lists in order to find new customers. Accordingly, when a company enters into a cooperative database relationship, hundreds and even thousands of other businesses have access to the company's customer list.

The "Other" Category

We placed nine companies in the "other" category.

Disputes concerning whether an established business relationship existed between the requestor and company accounted for four of the companies in the other category. In these cases, the company refused to comply with the law, claiming either that no established business relationship existed, or that the requestor was under an affirmative duty to prove that one existed. In each of these cases, we responded to the company, reasserting that the requestor did have a customer relationship, and that the law did not require account information or other proof that such a relationship existed. Despite these assurances and explanation, Rescue Rooter, Fast Cupid, Lexis Nexis, and Verizon never responded to the second letter.

Two companies, Macy's and the Huggies Baby Network (Kimberly-Clark) responded with a letter explaining that they needed more time to respond, but as of December 2007, no further communication has been received.

Another company, the New York Times, was categorized as "other" because it had different practices online and off. In the case of online users, the company does not

sell personal information to third parties for marketing purposes. But for offline print subscribers, the company does sell its customer list and offers the ability to opt out.²⁷

One company, Ann Taylor, responded with a privacy policy and opportunity to opt out that does not appear to comply with the law. The start of one paragraph claims that the company does not sell data to third parties: "To respect your privacy, Ann Taylor will not sell or rent the personal information you provide to us online to any third party." The same paragraph later states, "Ann Taylor may share information that our clients provide with specially chosen marketing partners."²⁸ It is unclear whether this second statement applies to information collected online, offline, or both, but SB 27 is clear: an opt-out right must be offered to all information sharing.

One company, Midas, responded by saying that if third party information sharing was occurring, it would be performed by the franchise, not the parent company, thus suggesting that the student write to the local Midas shop.

Although not categorized as "other," several companies, including Amazon.com,²⁹ U-Haul, and Land's End, claimed that no established business relationship existed, but nevertheless complied with the request. Amazon.com and U-

The New York Times Enhanced Database

The New York Times delivers key targeting selections based on Experian INSOURCE Enhancement C

[Get More Information](#) [Get a Price Q](#)

SEGMENTS		
1,148,550	Universe / Base Rate	\$135.00/M
168,277	6 Month Hotline	+ \$6.00/M
95,570	3 Month Hotline	+ \$11.00/M
37,761	1 Month Hotline	+ \$16.00/M
	Fundraiser Rate	\$75.00/M
	Catalog Rate	\$85.00/M
1,602,550	Expires	\$100.00/M

DESCRIPTION

While subscribers to The New York Times share many interests from the arts to sports, Experian INSOURCE data lets you target over 35 different lifestyle and demographic selects. The INSOURCE Database is updated continually in a transactional environment from thousands of public and proprietary sources to identify the prime New York Times subscribers who are most likely to respond to specific types of offers.

The New York Times is a trusted source for much more than news. Its readers rely on it for advice in all aspects of life from style to travel destinations, to gourmet recipes to entertainment choices. Mailers serving the needs of an upscale, educated audience will reach their target with these readers as identified by INSOURCE lifestyle and demographics enhanced.

²⁷ The datacard provided here is one of 60,000 available online from Direct Magazine. See THE NEW YORK TIMES, DIRECT MAG LIST FINDER, available at <http://listfinder.directmag.com/market?page=research/datacard&id=162122&aId=962>.

²⁸ Attached as Appendix 2.

²⁹ Amazon.com was also of the incorrect legal opinion that it did not have to comply with the California law because the company has no physical presence in the State.

Haul had policies specifying that they did not share personal information; Land's End offered the ability to opt out of information sharing.

The Non-Responders

Ten companies didn't respond to our initial or follow up SB 27 requests. Those companies were AT&T/Cingular, Barnes and Noble, Circuit City Stores, Costco, Dell Inc., Dow Jones & Company, Hilton Hotels Corporation, Readers Digest Association, Safeway Inc. and Whole Foods Market. In searching popular direct marketing websites, we were able to determine that three of these companies do advertise that they sell customer information: Barnes and Noble, Dow Jones & Company, and Readers Digest Association. The solicitations appear in Appendix 3.

How Long Did They Take To Respond?

We were pleased to find that on average, companies that responded did so in 32.6 days (median=30.5). Several companies responded with 7 days. Those companies were: Last.fm, Snapfish, Best Western, Blockbuster, Red Envelope, Super Media Store.com, Banana Republic, Best Buy, and J.C. Penney.

The Role of TRUSTe

One student noticed that three of the companies she queried, the New York Times, Flickr (Yahoo), and Shutterfly, that did not respond within 40 days of the initial request had TRUSTe privacy seals on their websites. TRUSTe is a non-profit organization that certifies privacy policies and monitors practices of companies. Companies that apply for TRUSTe certification must give customers an ability to opt out from information sharing with third parties. Once this certification is in place, TRUSTe will mediate conflicts on privacy matters.

Since these three companies did not respond, the student wrote to TRUSTe to complain. TRUSTe opened case numbers for all three, and within a short time, all three companies responded.

Contact Information

SB 27 requires companies to follow one of several procedures to inform individuals of their rights to request an information sharing disclosure. We found that

only 10 of the 86 companies in the study posted this information marked with a "Your California Privacy Rights" label on their website.

Online Versus Offline Sharing

Recall that the New York Times responded by specifying that the company sold information about its print subscribers, but did not sell data collected online. SB 27 is about information sharing generally, online and off. But in some cases, it is not clear whether a response pertains just to the company's online practices. Many responses refer to online activities without mentioning information sharing that may occur at brick and mortar stores.

Other Observations

JetBlue responded in 28 days with an assurance that it did not sell data for marketing purposes. It also claimed that it was statutorily barred from selling such data under the "Federal Passenger Privacy Act." To our knowledge, such a law does not exist.

Privacy laws such as SB 27 are generally conceived of as a tool for consumers to expose business practices. But even companies that sell their consumer databases to third parties can write a response that places the company in a good light. One such company was J.C. Penney's, which responded within the week of the request with a clearly-written letter explaining their practices. This form of compliance is far superior to the approach taken by many companies—simply mailing the privacy policy to the requestor.

Privacy policies are so confusing that in some cases, our students did not fully understand the responses. For instance, if a company offered an ability to opt out of a newsletter, some students mistook this to mean that the company sold data to third parties, and was offering an opt out of information sharing. This is another reason why responses like J.C. Penney's (included as Appendix 4) were more effective—they clearly stated company practices without simply repeating the confusing and strained language of a privacy policy.

Ann Taylor, unfortunately, serves here as another example of the poor practice of simply responding to requests with a copy of the privacy policy. According to the privacy policy, the company does offer an ability to opt out of Ann Taylor emails.

However, a careful reader will notice that no mention is made whether this also restrains information sharing with third parties.

Conclusion and Recommendations

We were pleased to find that most companies responded to SB 27 requests, and that the average time for a response was 32.6 days. Furthermore, half of the companies we queried stated that they did not share personal information with third parties for marketing purposes. The other companies that we queried, however, demonstrated policies that contravene consumers' expectations at best. Several interventions could remedy these problems.

The SB 27 Process Is Burdensome and Confusing; Information Sharing Policies Should be Disclosed by Default

Fundamentally, the SB 27 request process is burdensome to all parties involved, and should be revamped to serve the goal of the legislation—to shine a light on third party information sharing. Rather than having consumers navigate the process of picking the right SB 27 contact information for a business (which may be ignored if it is incorrect), haggling over whether a customer relationship exists, and sending a request, it would make sense to require online businesses to post their third party information sharing policies as part of their overall privacy policy.

California law already requires certain disclosures in privacy policies regarding third party information sharing³⁰—simply expanding this requirement to include a full SB 27 disclosure could eliminate the burden of complying with the labyrinthine request process for both consumers and businesses. Brick and mortar stores that choose to share information with third parties could inform customers of this fact in person by posting a short notice at the cash register.

Accordingly, we recommend that the State legislature amend the California Online Privacy Protection Act of 2003 to incorporate the duty to disclose third party information sharing arrangements.

³⁰ See Cal. Civ. Code § 22575.

Information Sharing Language is Euphemistic, Vague, Confusing; Consumers Would Benefit From Clear, Unambiguous Statements of Policy

Information sharing would be elucidated more fully if privacy policies used standard, non-euphemistic terms to describe their information sharing practices. Currently, many SB 27 statements and privacy policies use confusing terms to refer to the status of an information sharing partner.

For purposes of the law, the critical issue is whether an information sharing partner is an affiliate or a non-affiliate. However, companies use terms such as "sister company," a "family" company, "specially chosen," and "trusted partner" to describe information sharing relationships. These euphemistic terms are vague and misleading. For instance, how do "family" and "trusted" companies differ? What objective criteria make an information-sharing partner "trusted," and if this partner violates that trust, who is responsible?³¹

More importantly, many companies' responses were so confusing that it was difficult to tell whether the company shared personal information with others. Instead of giving consumers a clear, binary "we share" or "we do not share" representation, privacy policies allow vague or contradictory statements. Recall Ann Taylor's privacy policy, which promises not to sell data collected online, but later states that information can be shared with "specially chosen marketing partners."

Consumers would benefit from clarity on both of these issues. Accordingly, we recommend that the State specify that "affiliate" or "non-affiliate" be used to describe the relationship between companies, and that a clear, unambiguous statement be made on companies' information sharing policies.

³¹ See e.g. IOWA DEPARTMENT OF JUSTICE, A.G. ASKS COURT TO ORDER LIST BROKER TO RESPOND TO TELEMARKETING FRAUD PROBE, Mar. 3, 2005, available at http://www.state.ia.us/government/ag/protecting_consumers/2005_news/3_3_ag.html (discussing sale of personal information to fraudsters using list provider Walter Karl); NEW YORK ATTORNEY GENERAL, INVESTIGATION REVEALS MASSIVE PRIVACY BREACH, Mar. 13, 2006, available at http://www.oag.state.ny.us/press/2006/mar/mar13a_06.html (discussing sale of personal information to Datran Media).

Opt-In, Opt-Out, and A Compromise

SB 27 recognizes that opt-out is the legal standard for control over information in most contexts in which a business wants to share customer lists with others. In light of consumer expectations and desires, this recognition should be revisited. Recall that related research performed by the Samuelson Clinic and by the Annenberg School for Communication indicates that most consumers think privacy policies mean that personal information is protected against secondary use. And when consumers are asked directly whether they prefer opt-in or opt-out, opt-in invariably trumps.

Nevertheless, there remains a gulf between expectations and legal standards for sharing of personal information. SB 27, by shining light on information sharing, and by establishing a right to opt out, attempted to address that gulf. A reasonable middle ground between opt-in and opt-out may still be opt-out. For instance, the National Do-Not-Call Telemarketing Registry (NDNCR) is a well-designed opt-out approach. The NDNCR gives individuals an opportunity to opt out from telemarketing simply and quickly, and its success is clearly documented—132 million numbers have been enrolled, and over 90% of Americans have reported receiving fewer telemarketing calls.³² 25% report receiving no sales calls.³³

The NDNCR shows that if given simple and convenient tools to limit unwanted marketing, consumers will use them. Accordingly, we recommend that the State legislature consider creating a centralized method of opting out of information sharing. States were the progenitors of telemarketing do-not-call lists; it is time that states experiment with other tools that give individuals more control over use of personal information.

³² FEDERAL TRADE COMMISSION, ANNUAL REPORT TO CONGRESS FOR FY 2006 TO THE DO NOT CALL IMPLEMENTATION ACT OF THE NATIONAL DO NOT CALL REGISTRY, Apr. 5, 2007, available at <http://www.ftc.gov/opa/2007/04/fyi07232.shtm>.

³³ *Id.* at Fn. 7.

Appendix 1: SB 27 Disclosures

Walt Disney



June 21, 2007



We're pleased to provide the information below.

At our company we take great pride in the relationship of trust we have built with our guests over many years and are dedicated to protecting guest privacy and to proper handling of any personal information we obtain. Should you wish to learn more about our privacy policy, you can access it by clicking on the privacy policy links on our sites' homepages.

Thank you.

.....

Buena Vista Internet Group
California Civil Code § 1798.83 Statement

In accordance with California Civil Code § 1798.83, Buena Vista Internet Group is providing the following information set forth in this statement for the 2006 calendar year.

Categories (disclosed in accordance with California Civil Code § 1798.83 (a)(1)):

Name and address
Electronic mail address
Age or date of birth
Number of children
The age or gender of children
Occupation
Telephone number
The kind of product the customer purchased, leased, or rented.

Third Parties (disclosed in accordance with California Civil Code § 1798.83 (a)(2)):

ABC Cable Networks Group
3800 W. Alameda Ave.
Burbank, CA 91505
Cable television services (e.g. Disney Channel)

ABCNews
7 West 66th Street
New York, NY 10023
Television news broadcast services

American Broadcasting Companies, Inc.
77 West 66th St
New York, NY 10023
Television broadcast services

American Honda Motor Corporation
3350 Enterprise Avenue
Weston, FL 33331
Automobile manufacturer (e.g. Honda CRV)

Almay Corporate Headquarters
237 Park Ave
New York, NY 10017
Cosmetics manufacturer

Angelsoft
30 East 23rd Street Floor 10
New York, NY 10010
Consumer packaged products (e.g Angelsoft toilet tissue)

The Baby Einstein Company, L.L.C.
500 South Buena Vista St.
Burbank, CA 91521
Baby Einstein consumer products

Blitz Agency
405 S. Beverly Drive, 3rd Floor
Beverly Hills, CA 90212
Marketing services

Buena Vista Magazines, Inc.
47 Pleasant St.
Northampton, MA 01060
Consumer magazines (e.g Disney Adventures Magazine)

Buena Vista Home Entertainment, Inc.
350 South Buena Vista Street
Burbank, CA 91521-6655
DVDs and videocassettes

Buena Vista Television
500 S. Buena Vista
Burbank, CA 91521-0224
Television production services (e.g. Live with Regis and Kelly)

Dannon Consumer Response Center
P.O. Box 90296
Allentown, PA 18109-0296
Packaged consumer food (eg. Dannon yogurt)

Disney Shopping, Inc.
500 S. Buena Vista Street
Burbank, CA 91521
DisneyShopping.com

DISNEYLAND Resort
700 W. Ball Road
Anaheim CA 92802
Hotel accommodations at Disneyland

Disney Online
500 S. Buena Vista St.
Burbank, CA 91521

Disney Rewards, LLC
1020 W Ball Rd
Anaheim CA 82802
Disney consumer credit card services

Disney Vacation Development, Inc.
200 Celebration Place
Celebration, FL 34747

ePrize Inc.
1201 West Fifth Street
Suite T330
Los Angeles, CA 90017
Interactive marketing services

E S Drake
350 North 9th Street Suite 404
Boise, ID 83702
Integrated advertising including marketing and interactive web design

Canon, U.S.A., Inc.
One Canon Plaza Lake Success, NY
11042-1198
Electronics (e.g. copiers)

ESPN Magazine, LLC
19 E. 34th St.
New York, NY 10016
Consumer magazine

ESPN/Starwave Partners
19 E. 34th St.
New York, NY 10016
EPSN.com

Feld Entertainment, Inc.
8607 Westwood Center Drive
Vienna, VA 22182
Phone: (703) 448 - 4000
Live entertainment productions (e.g. Disney on Ice)

George Weston Bakeries
P.O. Box 535
Totowa, NJ 07511; 800-356-3314
Bakery (e.g. Entenmanns products)

Harpercollins Publishers
9 Kendall, Marlton
NJ 08053
Book Publishing

IgoUgo
139 Centre Street, 9th Floor
New York, NY 10013
Phone: (212) 372-5117
Fax: (682) 606-7117
Igougo.com

Integrated Marketing Technology
50 Osgood Place
Suite 330
San Francisco, CA 94133
Marketing services

Lucid Marketing
2 N. Main Street
PO Box 389
Allentown, NJ 08501
Marketing services

Mattel Sales Corporation
2310 Ridge Road
Rockwall, TX 75087
Toy manufacturer (e.g. Polly Pockets)

Netflix Incorporated
4155 Willow Lake Boulevard
Memphis, TN 38118
Netflix.com

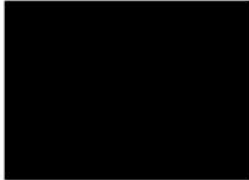
SunHealth Solutions
25 Second Avenue South
Naples, FL 34102
1-888-403-0605
Health food products (e.g. Sun Signals)

Walt Disney World Co.
1375 Buena Vista Drive
Lake Buena Vista FL 32830
Resort and theme park services

Restoration Hardware

15 Koch Road
Corte Madera, California 94925
T 415.924.1005 F 415.927.9133
RestorationHardware.com

RESTORATION HARDWARE



July 11, 2007

Thank you for your recent inquiry regarding how your personal information has been shared by Restoration Hardware. Your name, address and what you purchased from Restoration Hardware were shared with the following 3rd parties for Direct Marketing purposes:

Next Action

10155 Westmoor Dr
Westminster, CO 80021

Ibehavior

550 Ann Street
Plymouth, MI 48170

Abacus

200 Taylor Meadow Chase
Roswell, GA 30076

Z24

370 Interlocken Blvd, Suite 110
Broomfield, CO 80021

Prefer Network

620 Elm Terrace
Riverton, NJ 08077

Wiland

2950 Colorful Avenue, Suite 100
Longmont, CO 80504

Mokrynski Direct


401 Hackensack Ave
Hackensack, NJ 07601

15 Koch Road
Corte Madera, California 94925
T 415.924.1005 F 415.927.9133
RestorationHardware.com

RESTORATION HARDWARE

Enclosed you will find a copy of our privacy statement which includes an opt-out option. If you would like to opt-out, you can either go to www.restorationhardware.com and click on the privacy policy link at the bottom of the page and opt-out via the email link in the Last Updated: September 18, 2006 section or call toll-free: 1-800-910-9836.

If I may be of any other assistance, please contact me.

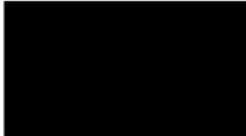
Sincerely, 

Ian Sears
Chief Marketing Officer
Restoration Hardware
15 Koch Rd. Suite J
Corte Madera, CA 94925

Appendix 2: Ann Taylor's Response

ANN TAYLOR

August 9, 2007



We received your letter dated July 24, 2007 in regards to the information we collect from our clients. The details you are requesting are made public via ANNTAYLOR.com and AnnTaylorLOFT.com under the Privacy and Security tab. For your convenience, we have included the scripting to that section below.

Ann Taylor values the trust you have placed in us. As part of our relationship, we recognize and respect your privacy. That is why Ann Taylor is committed to protecting your privacy and using the information you share with us responsibly.

Our Privacy & Security Statement describes the information we collect about you, as well as why and how we use it. We also explain the choices you can make about how we collect and use your information.

We collect information from you that you provide when you login, join our mailing list, register with us, place an order, or participate in a contest, promotion or survey. Categories of information collected include your name, e-mail address, postal address, phone number and credit card number. In addition, we may maintain a record of your purchases from ANNTAYLOR.COM and from our stores. We may also acquire names and mailing addresses for select mailings from third parties. On occasion, we may combine information you provide with other demographic information available to us.

When you make a purchase from ANNTAYLOR.COM, we use your information to process your order and to answer your questions about the status of your order. We may use the information to provide you with periodic e-mails and mailings about Ann Taylor merchandise, services and promotions. We may also send you e-mails to help us learn more about your shopping preferences. In addition, we use information about your product interests and purchases to help us improve our online store and your shopping experience. If you request a catalog from us, if you register with us, or if you purchase from us online or over the phone, you have the option to request marketing materials from us, and we may send you notices about our merchandise, services and promotions through mail.

To respect your privacy, Ann Taylor will not sell or rent the personal information you provide to us online to any third party. Ann Taylor only shares information about our clients with affiliated companies and reputable third parties to provide better service to you. These services may include maintaining and managing customer information; providing customer services; taking and fulfilling orders; conducting Ann Taylor promotions and surveys; and communicating effectively with our clients. We do not authorize those third parties to make any other use of your information or to send you unsolicited e-mail. In addition, Ann Taylor may share information that our clients provide with specially chosen marketing partners. We also may share aggregated statistical or demographic information about you with third party companies in a manner that does not reveal your personal identity.

When Ann Taylor conducts contests, sweepstakes, promotions, and surveys, or joins with other companies to do so, clients who choose to participate may be asked to provide personal information. Ann Taylor and the other participating companies may use this information for such purposes as notifying winners and fulfilling promotional obligations, and may also cross reference customer databases to identify common customers. Information from these activities may be used to explore future promotional opportunities or fulfill contractual obligations. Even if you have chosen not to receive e-mail or postal mail from Ann Taylor prior to your participation in a contest, sweepstakes, promotion or survey, you may still receive information from Ann Taylor in connection with such activity if you register for or participate in it. You may choose not to participate in contests, sweepstakes, promotions or surveys if you do not wish to receive information from

100 East Campus View Boulevard Suite 250 Columbus, Ohio 43235 Tel 800.677.6788 Fax 614.438.4089

ANN TAYLOR

Ann Taylor or share your information with Ann Taylor and the other companies sponsoring such activities.

If you are visiting ANNTAYLOR.COM through a link from another website or search engine, information about your visit to ANNTAYLOR.COM may be collected by the provider of the other website or search engine. We encourage you to review the privacy policies of these other websites or search engines. You may avoid disclosing your information to these other websites or search engines by entering ANNTAYLOR.COM directly into the address field of your Internet browser.

If at any time you want to change or review the information you have provided, simply sign on to ANNTAYLOR.COM and click on "My Account" on the navigation bar. You will then be able to change any information stored in your account. Be sure to click "Save" when you complete your changes.

You can also change or access this information by calling 1-800-DIAL-ANN, or by sending an e-mail to clientservices@ANNTAYLOR.COM. Please be sure to include or have ready your full name, address, phone number and e-mail address.

If you would prefer not to receive our e-mails and/or mailings-just let us know. You may submit your request to unsubscribe directly at ANNTAYLOR.COM. To access this feature, click here. In addition, if you have received an e-mail from Ann Taylor, you may also reply with the word "unsubscribe" in the subject line. You may also contact us as follows.

By Email: clientservices@ANNTAYLOR.COM

By Phone: 1 800 DIAL ANN

Fax: 1-866-2FAX-ANN

By Mail: ANN TAYLOR CLIENT SERVICES
100 ANN TAYLOR DRIVE
P.O. BOX 571650
TAYLORSVILLE, UT 84157-1650

Please include your name and address as it appears on the e-mail or postal mail you received from us and indicate "Do not contact me by (e-mail) or (mail)."

Your request may take up to 10 business days to process, and you may receive e-mail or postal mail in the meantime. Your removal request, along with your name and address will be stored in a "do not contact" file to ensure that we can honor your request. Please note that if you make subsequent purchases from our website, we will confirm your order by e-mail, and we may need to contact you by phone, e-mail, or postal mail with other questions regarding your order.

Cookies are bits of information that are automatically stored on your computer's hard drive to recognize your preferences in order to make shopping easier. ANNTAYLOR.COM uses cookies to help us personalize your shopping experience and keep track of your order as you shop in our online store. Your cookie also allows us to recognize you when you return to our site and provides you with access to your account information. Cookies do not contain any personally identifiable information, such as your name, address or any financial information on your computer.

Ann Taylor may use reputable third parties to provide services to us, such as to help us measure the effectiveness of our advertising and how visitors use our site, and these third parties may also use cookies on your computer. ANNTAYLOR.COM respects your right to choose whether to be included in the services that these third parties provide. If you would like to opt-out of these services, please click here.

You can refuse cookies by turning them off in your Internet browser. In order to disable cookies, please consult your browser's help section for instructions. If you turn off cookies, however, you will not be able to purchase from our website, as we will not be able to track your online order. You may still place an order by calling us at 1-800-DIAL-ANN.

The safety of your credit card information is important to us, and Ann Taylor has taken measures to protect the security of your online order information.

ANN TAYLOR

Ann Taylor uses Secure Sockets Layer (SSL) technology to keep your online order information safe. SSL technology encrypts your credit card number, order information and personal information before it is transmitted to protect it from being decoded by anyone other than Ann Taylor. Our site also displays the VeriSign Secure Site Seal, which indicates that the site has been authenticated by VeriSign and that confidential transactions with the site are secured by SSL encryption.

Once you enter the checkout page, your computer will begin communicating with our server in secure mode. You can determine the security of your connection by looking at the bottom of your Internet browser window after you have accessed our website-SSL technology is active if there is a solid key or a closed lock. You can also double-check by looking at the URL line of your browser. When accessing a secure server, the first characters of the site address will change from "http" to "https."

Some versions of browsers and some firewalls don't permit communication through secure servers like the ones we use to process orders at ANNTAYLOR.COM. If you cannot access the secure server for any reason, you can place your order by calling 1-800-DIAL-ANN.

While we implement the above and other security measures to protect your information, please note that no data transmitted over the Internet or any other public network can be guaranteed to be 100% secure.

The ANNTAYLOR.COM website may include links to other websites that are not under our control. These other websites have their own policies regarding privacy that you should review. Ann Taylor has no responsibility for these linked websites.

Ann Taylor is concerned about the privacy of young children and we do not knowingly collect any personal information from a child under 13 years of age. Ann Taylor does not sell products for purchase by children.

Ann Taylor may update the Privacy & Security Statement from time to time. When we make changes, we will post them on our website. You may wish to check this section from time to time, because by visiting our website, you agree to accept any such changes to these policies. Except as otherwise mentioned herein, this Privacy & Security Statement only addresses the use and disclosure of information we collect from you on our website.

If you have any questions about our Privacy & Security Statement, please contact us.

By Email: clientservices@ANN.TAYLOR.COM
By Phone: 1 800 DIAL ANN
Fax: 1-866-2FAX-ANN
By Mail: ANN TAYLOR CLIENT SERVICES
100 ANN TAYLOR DRIVE
P.O. BOX 571650
TAYLORSVILLE, UT 84157-1650

We hope this information has been beneficial.

Sincerely,

Rick Lee
Assistant Manager
Ann Taylor Corporate Client Contact

Appendix 3: Datasheets for Three Non-Responders

Barnes & Noble

DIRECT ListFinder 2.0

[>> Return to Directmag.com](#)
[>> Subscribe to Direct Listline](#)

Search ListFinder's 60,000+ Marketing Lists

barnes and noble All Markets ▾ All Mailing Lists ▾

or Search by Category

▶ BtoB ▶ Home Owners

Barnes & Noble.com Co-Op

Barnes & Noble.com is a leading Internet-based retailer of books, music, DVD/video, textbooks and online courses.

Get More Information
Get a Price Quote

SEGMENTS	PROFILE
2,500,000 Universe / Base Rate \$20.00/M	NEXTMARK ID: 197731
500,000 Feb-Mar '07 \$20.00/M	POPULARITY: ***** 98
500,000 Apr-May '07 \$20.00/M	MARKET: BUSINESS AND CONSUMER
500,000 June-July '07 \$20.00/M	MEDIUM: co-op
500,000 Aug-Sept '07 \$20.00/M	SOURCE: CO-OP
500,000 Oct -Nov '07 \$20.00/M	GEO: DOMESTIC (US)
	GENDER: 55% FEMALE 45% MALE
	INCOME: 50,000
DESCRIPTION	SELECTS
<p>Barnes & Noble.com is a leading Internet-based retailer of books, music, DVD/video, textbooks and online courses. Since its inception in 1997, the company has attracted more than 15.8 million customers in 230 countries and ranks ninth-most-trafficked e-commerce shopping site. Superior customer service, competitive pricing, extensive selection, fast-delivery, a secure purchasing system and valuable editorial content have made www.bn.com an industry leader. A new and successful avenue of innovative insert media offered to you from Media Horizons. Your ad will be showcased on a 'Special Offers' 5-panel Co-Op piece (mini pamphlet) that is distributed 5 times a year. Ideal for those mailers looking to obtain maximum exposure at a reasonable CPM. These well-educated online consumers are an ideal audience for your offer.</p> <p>DEMOGRAPHICS:</p> <p>Gender: 55% Female / 45% Male</p> <p>Age: 7% 18-25 45% 25-44 42% 45-65 6% 65+</p> <p>Average Household Income: \$50,000+</p> <p>Education: 99% College or Graduate School Degree</p> <p>Insert Specs: Maximum Size: Please Inquire</p>	<p style="background-color: #f2f2f2; margin: 0; padding: 2px;">ADDRESSING</p> <p>KEY CODING \$0.00/</p>

Maximum Inserts: 5

Usage:

First Street, JC Penny, Net2Phone, Nextten, Omaha Steaks, Oreck, Red Envelope, Sharper Image, Vonage, Bose, DISH Network, ShoeTrader.com, Nutri System, IDT

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Dow Jones

DIRECT ListFinder 2.0

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Search ListFinder's 60,000+ Marketing Lists

dow jones All Markets ▾ All Mailing Lists ▾

or Search by Category

▶ BtoB ▶ Home Owners

Dow Jones Consumer Enhanced

Current and former subscribers to Barron's and The Wall Street Journal have been enhanced with Experian data to identify many demographic lifestyle segments.

Get More Information
Get a Price Quote

SEGMENTS			PROFILE																											
1,731,616	Universe / Base Rate	\$170.00M	NEXTMARK ID:	150180																										
869,633	6 Month Subscribers	+ \$11.00M	POPULARITY:	***** 98																										
497,913	3 Month Subscribers	+ \$16.00M	MARKET:	BUSINESS AND CONSUMER																										
259,391	1 Month Subscribers	+ \$20.00M	MEDIUM:	mail																										
	Non-Financial Business Rate	\$140.00M	SOURCE:	DIRECT TO PUBLISHER																										
	Catalog Rate	\$85.00M	GEO:	DOMESTIC (US)																										
	Fundraising Rate	\$75.00M	GENDER:	19% FEMALE 71% MALE																										
	Political Fundraising Rate	\$100.00M																												
	Modeling	+ \$25.00M																												
1,371,574	12 Month Subscribers	+ \$6.00M																												
DESCRIPTION			SELECTS																											
<p>Wall Street Journal and Barron's current and former subscribers are leaders and managers in every industry, every public and private enterprise, large and small.</p> <p>The Dow Jones audience offers the opportunity for direct marketers to communicate with powerful executives and consumers who make business decisions as well as family purchases. This is also a great opportunity to find affluent men and women of high net worth who contribute to global causes.</p> <p>Dow Jones Enhanced is recommended for:</p> <ul style="list-style-type: none"> Apparel Book/Literature Children's Computers Education/Self Improvement Epicurean/Specialty Foods Financial Investment Gardening Health Insurance 			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>AGE</td><td style="text-align: right;">\$16.00M</td></tr> <tr><td>AGE OF CHILDREN</td><td style="text-align: right;">\$16.00M</td></tr> <tr><td>DWELLING TYPE</td><td style="text-align: right;">\$16.00M</td></tr> <tr><td>ETHNICITY</td><td style="text-align: right;">\$16.00M</td></tr> <tr><td>GENDER/SEX</td><td style="text-align: right;">\$11.00M</td></tr> <tr><td>INCOME SELECT</td><td style="text-align: right;">\$16.00M</td></tr> <tr><td>LEAD GENERATION</td><td style="text-align: right;">\$26.00M</td></tr> <tr><td>LIFESTYLE</td><td style="text-align: right;">\$16.00M</td></tr> <tr><td>PAID</td><td style="text-align: right;">\$11.00M</td></tr> <tr><td>SCF</td><td style="text-align: right;">\$11.00M</td></tr> <tr><td>SOURCE</td><td style="text-align: right;">\$16.00M</td></tr> <tr><td>STATE</td><td style="text-align: right;">\$11.00M</td></tr> <tr><td>ZIP</td><td style="text-align: right;">\$11.00M</td></tr> </table>		AGE	\$16.00M	AGE OF CHILDREN	\$16.00M	DWELLING TYPE	\$16.00M	ETHNICITY	\$16.00M	GENDER/SEX	\$11.00M	INCOME SELECT	\$16.00M	LEAD GENERATION	\$26.00M	LIFESTYLE	\$16.00M	PAID	\$11.00M	SCF	\$11.00M	SOURCE	\$16.00M	STATE	\$11.00M	ZIP	\$11.00M
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PAID	\$11.00M																													
SCF	\$11.00M																													
SOURCE	\$16.00M																													
STATE	\$11.00M																													
ZIP	\$11.00M																													
ADDRESSING																														
			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>KEY CODING</td><td style="text-align: right;">\$2.00M</td></tr> <tr><td>CARTRIDGE</td><td style="text-align: right;">\$30.00/F</td></tr> <tr><td>CHESHIRE LABELS</td><td style="text-align: right;">\$5.50M</td></tr> <tr><td>DISKETTE</td><td style="text-align: right;">\$50.00/F</td></tr> <tr><td>EMAIL</td><td style="text-align: right;">\$75.00/F</td></tr> <tr><td>P/S LABELS</td><td style="text-align: right;">\$8.00M</td></tr> </table>		KEY CODING	\$2.00M	CARTRIDGE	\$30.00/F	CHESHIRE LABELS	\$5.50M	DISKETTE	\$50.00/F	EMAIL	\$75.00/F	P/S LABELS	\$8.00M														
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P/S LABELS	\$8.00M																													

- Publishing

Additional Selections

- Children By Age
- Contributors
- Cooking
- Fitness/Exercise
- Gardening
- Golf
- Pet Owners
- Seniors (Age 55+)

RELATED LISTS

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3. [Money](#)
4. [Forbes](#)
5. [Condé Nast Lifestyles - Investors](#)
6. [Fortune](#)
7. [Kiplinger's Consumer Enhanced Masterfile](#)
8. [Kiplinger's Personal Finance](#)
9. [Hammacher Schlemmer Mail Order Buyers](#)
10. [Williams-Sonoma - The Universe File](#)

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5,241,710	Universe / Base Rate	\$95.00M
2,759,150	Active Female Subscribers	+ \$8.00M
2,027,530	Active Male Subscribers	+ \$8.00M
1,307,730	3 Month Hotline	+ \$10.00M
441,700	1 Month Hotline	+ \$15.00M
33,370	1 Month Change of Address	+ \$15.00M
2,242,860	Sweeps Sold Subscribers	+ \$15.00M
1,451,720	Gift Givers for Nonpub. Mailers	+ \$10.00M
950,000	24 Month Expires	\$75.00M
880,000	24 Month Paid Cancels	\$75.00M
	Catalog Rate	\$80.00M
	Fundraiser Rate	\$75.00M
	Non-Profit Rate	\$80.00M
(enhancements are available, please inquire)		

PROFILE	
NEXTMARK ID:	57241
POPULARITY:	■■■■■ 100
MARKET:	CONSUMER
MEDIUM:	<input checked="" type="checkbox"/> mail
SOURCE:	78% DTP, 22% AGENTS, 8% INTERNET
GEO:	DOMESTIC (US)
GENDER:	49% FEMALE 44% MALE
INCOME:	45,000
SPENDING:	\$24.00

SELECTS	
1 MONTH HOTLINE	\$15.00M
3 MONTH HOTLINE	\$10.00M
3RD PARTY BLOW-IN	\$15.00M
6 MONTH HOTLINE	\$8.00M
CHANGE OF ADDRESS	\$15.00M
DMS	\$8.00M
DTP	\$8.00M
ENHANCEMENTS	\$12.00M
GENDER/SEX	\$8.00M
PAID	\$8.00M
RENEWALS	\$8.00M
SCF	\$8.00M
STATE	\$8.00M
ZIP	\$8.00M

ADDRESSING	
KEY CODING	\$3.00M
CARTRIDGE	\$25.00/F
DISKETTE	\$50.00/F
EMAIL	\$55.00/F
FTP	\$70.00/F
TAPE CONVERSION FEE	\$25.00/F

DESCRIPTION	
Beneath the fun and excitement that fills Reader's Digest each month, is serious material for an audience of serious readers. Basic to the magazine is a steady focus on the power of the individual. Stories originate from the grit of human experience — the tough, the tender, the funny. At the forefront of major issues of medicine, health, environment, human rights, and more, Reader's Digest delivers a package of humor, drama, and helpful information that guides readers in every aspect of their lives with powerful principles encompassing right vs. wrong, eternal values, and clarification of issues that often confuse.	
An Audience of Many Interests as Detailed by Editorial Categories:	
<ul style="list-style-type: none"> • 25% Cultural/Humanities • 21% Health • 14% National Affairs • 13% General Interest • All others include Business, Home, Travel, Sports, International 	

An Audience Embracing the High Tech Era:

- 50%+ own a PC
- 40%+ are online
- \$2,000 average amount spent on home PC systems
- 20% plan to purchase a computer in next 12 months

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Appendix 4: J.C. Penney's Response

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June 20, 2007



I AM GLAD YOU ASKED:

JCPenney occasionally shares the names and addresses of our customers with responsible companies outside the JCPenney family. We choose companies that we feel offer products or services that might be of interest to you. We require that these outside companies use the information only to make the offers we authorize and that they maintain the confidentiality of the information. We also have procedures intended to ensure that your personal information is handled in a safe, secure and responsible manner.

If you would prefer that we not share your name and address with these outside companies please write to us at the following address:

JCPenney Company
PO Box 10001
Dallas, Texas 75301-7311
Attention: Corporate Customer Relations

You may also call us at 1-800-204-3334, or e-mail us at privacyjcpennyeservices.com. A copy of our Privacy Policy is posted on our web site at JCPenney.com. The policy may be accessed from there by clicking on Customer Service and Privacy Policy.

Thank you for contacting us. We at JCPenney value you as a customer and look forward to serving your future shopping needs.

Corporate Customer Relations

J. C. Penney Company, Inc.
P.O. Box 10001, Dallas, TX 75301-0001
6501 Legacy Drive, Plano, TX 75024-3698

APPENDIX 16:

Catalog Choice, Survey Results

Distribution of reason responses:

Excluding the default response, the following represents the distribution of the remaining 8,062,950 responses:

➔ 15%	→ Prefer going online for these products or services	(1,234,979)
➔ 39%	→ No interest in this company's products or services	(3,119,005)
➔ 38%	→ I want to help the environment	(3,096,339)
➔ 1%	→ Duplicate delivery	(86,212)
➔ 2%	→ Addressed to person not at residence or deceased	(153,305)
➔ 3%	→ I receive too much of this marketing material	(268,144)
➔ 1%	→ Other	(104,966)