

ACBL PRIVACY POLICY

Last updated: 11/08/2004

The American Contract Bridge League (“ACBL”) is committed to respecting both your online and non online privacy. Please read the following policy to understand how your personal information provided by you and collected by us will be treated. This policy may change from time to time so please check back periodically. This policy will let you know the following:

1. What personally identifiable information is collected from me?
2. What are cookies and how they are used by the ACBL?
3. How is my information used?
4. Who is collecting my information?
5. With whom will my information be shared?
6. How can I access, update or delete my information?
7. What does “opt-out” mean?
8. What else should I know about my privacy?
9. How secure is information about me?
10. Other legal notices.

1. What personally identifiable information is collected from me?

We ask you when you join the ACBL to provide us with your name, e-mail address, date of birth, and standard contact information, including addresses and phone numbers (as well as credit card information if you are paying for membership or making a purchase online from the ACBL Shop). We then assign you a player number. Other information in your member profile is your member status as a bridge teacher, club director, unit official, and the like. The ACBL also records your participation in ACBL activities in your member profile.

On some ACBL Web pages, whether you are an ACBL member or not, you may make requests and/or receive materials, as well as make online purchases from the ACBL Shop. The types of personal information collected at these pages are your name, e-mail address and standard contact information, including addresses and phone numbers. Wherever the ACBL collects personal information, we make an effort to include a link to this Privacy Policy on that page.

2. What are cookies and how are they used by the ACBL?

The ACBL may place Internet cookies on your hard drive. Internet cookies are small files that may be placed on your hard disk for record-keeping purposes. Cookies are used to (a) remind us of who you are in order to deliver you better service; (b) estimate our audience size by determining repeat usage of the Web site to help target advertisements based on user interests and behavior; (c) track your progress and entries in promotions, sweepstakes and contests, if any; and (d) measure certain traffic patterns for use as a research tool to understand how our users’ habits are similar or different from one another. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether or not to accept it. By not accepting cookies, some Web pages may not display properly or you may not be permitted to access certain information.

The ACBL may also collect IP addresses (the Internet address of a computer) to track a user’s session while the user remains anonymous. We analyze this data for certain trends in statistics, such as which parts of our site users are visiting and how long they spend there.

3. How is my information used?

If you are an ACBL member, information you provide to the ACBL and information the ACBL

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gathers about you for your member profile is used by the ACBL for membership services. In addition, such information is routinely used and distributed by the ACBL to ACBL affiliates, club, unit and district officials, tournament directors and organizers, and teacher and club membership recruiters for membership retention, masterpoint races and tournaments.

For both members and non members, we want to help you quickly find information and alert you to specific offers, updated information, and other new products and services from the ACBL. Accordingly, we may send you e-mails about our various products and services or other products and services we feel may be of interest to you.

Credit card information that you provide to us when paying dues or for other membership services online, as well as for online purchases at Shop ACBL, is only used by the ACBL for the express purposes for which such credit card information was requested by us and provided by you.

Notwithstanding, the ACBL reserves the right to do research on our users' demographics, interests and behavior based on the information provided to us during use of the ACBL Web site. This research is compiled and analyzed on an aggregated basis. Aggregated data does not include personally identifiable information. The ACBL may share this aggregated data with others.

4. Who is collecting my information?

When you are on the ACBL site and are asked for personal information, you are providing that information to the ACBL alone, unless specifically stated otherwise. If data is being collected by any company other than the ACBL or an agent for the ACBL, you will be notified prior to the time of the data collection.

Please be aware that the ACBL advertisers or Web sites that have links on our site may collect personally identifiable information about you. The information practices of those Web sites linked to the ACBL, either through advertisements or other hyperlinks, are not covered by this privacy statement.

5. With whom does the ACBL share my information?

We may share the personal data you provide with other ACBL agents, contractors or our business partners for the purposes of performing services for the ACBL. Credit card information provided by you to pay for membership fees and services or to pay for products and services purchased by you at Shop ACBL is shared with Verisign, which processes credit card payments on our behalf. As was noted above, we also routinely distribute information about members (but not credit card information) to ACBL affiliates, club, unit and district officials, tournament directors and organizers, and teacher and club membership recruiters for membership retention, masterpoint races and tournaments.

The ACBL may distribute your name and address to charitable and other organizations and companies that are selected by the ACBL to provide member or ACBL-endorsed services. While these organizations and companies are contractually obligated by the ACBL to use member information only as authorized and directed by the ACBL, the ACBL can not and does not guarantee that your information may not be used by them for some other purpose.

We also believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of the Conditions of Use, or as otherwise required by law.

6. How do I access, update or delete my information?

Members may change their addresses and other contact information when they access MyACBL

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and/or click onto "Change My Information" on the "Resources for Members" Web page. They may also request the individual information that the ACBL has collected about them, correct factual inaccuracies in their information, remove personal information from the ACBL's databases and/or update their personal information by calling the ACBL Customer Service Department at 901-332-5588, ext. 1295 or e-mail at customerservice@acbl.org. Please allow up to four weeks for your selection to be fully implemented. Non members' rights are as set forth in the "opt-out" section immediately below.

7. What does "opt-out" mean?

To "opt-out" means that you have notified the ACBL that we no longer have permission to *use* your information for a particular purpose or *share* your information with others. You may "opt-out" of having your information *used* by the ACBL in one of three ways:

- If you are not an ACBL member, each time you download a sample program you will receive an e-mail notice from the ACBL which includes a link to unsubscribe from receiving any further electronic communications from the ACBL.
- If you are an ACBL member but do not belong to the ACBL online community (MyACBL), each time you receive an e-mail communication from the ACBL for a product, service, tournament, or the like the e-mail will contain a link to unsubscribe from that type of e-mail communication or all e-mail communications.
- If you are an ACBL member and also a member of the ACBL online community (MyACBL), you may select your e-mail communication preferences when you click onto the option that reads "Manage My Mail."

Notwithstanding, elected or serving officials of any ACBL subdivision, unit or the like may not "opt out" of receiving official ACBL e-mail necessary in order to serve in a particular position.

Members may also "opt out" of having their information *shared* by the ACBL in one or both of the following ways:

- You may request that your contact information not be shared with any organizations or companies outside the ACBL, including those that offer member benefits.
- You may request that your contact information not be shared within the ACBL including units, districts or any ACBL tournament, teaching or similar program.

To select one or both "opt outs," e-mail customerservice@acbl.org or contact the ACBL Customer Service Department at 901-332-5588, ext. 1295. Please allow up to four weeks for your selection to be fully implemented.

8. What else should I know about my privacy?

Third party Internet sites and services accessible through the ACBL have separate privacy and data collection practices, independent of us. The ACBL has no responsibility or liability for these independent policies or practices. Please be careful and responsible online. If you post personal information online that is accessible to the public, you may receive unsolicited messages from other parties in return. While we strive to protect your information, except as expressly provided in this privacy policy or the ACBL Web site, the ACBL can not ensure or warrant the security of any information through the transmission process and you do so at your own risk.

9. How secure is information about me?

We have physical, electronic and procedural safeguards to protect personal information about you and use the services of Verisign to process credit card payments made by you online.

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10. Other legal notices.

Any dispute over privacy is subject to this privacy policy and our Conditions of Use, including limitations on damages and submission to arbitration in Memphis, Tennessee. If you have any concern about your privacy in connection with this policy, please send us a thorough description to customerservice@acbl.org and we will try to resolve it. We may post a revised privacy policy on our site. Please note that the use of information that we gather is subject to the privacy notice in effect at the time of use. You should check our Web site frequently to see recent changes.