

# CONSUMER INFORMATION PRIVACY POLICY

JDP is a consumer reporting agency. It is required by the Fair Credit Reporting Act, 15 U.S.C. §1681 et seq. ("FCRA") to maintain the confidentiality of all consumer information.

JDP obtains information on an individual consumer only upon the request of a user who has a permissible purpose under the FCRA to request information on that consumer in order to provide consumer reports. The FCRA requires a user for employment purposes to certify to us that it has a permissible purpose for the report and has obtained the written consent of the consumer to request information before we can supply the requested information. The user must submit to reasonable audits by us to confirm that it is, in fact, obtaining such consents. All users must certify that they have a permissible purpose to request a report such as credit, insurance, and renting an apartment. Our customers agree to keep your information confidential and secure.

JDP does not maintain a database of consumer information.

Personal Information Disclosure, United States or overseas: We do not send consumer information outside of the United States or its territories for any purpose other than to deliver a report to an end user. Of course, if information is sought from outside of the United States, the information is gathered in that country and then transmitted to us here in the United States where it is treated as any other consumer information.

Any information gathered on any consumer may only be provided to the user authorized by the consumer or permitted by the FCRA or similar state law to receive the information. We cannot and do not share, sell or distribute consumer information with or to any third party other than the requesting party thereof. Any consumer, upon proper identification, has the right under the FCRA to request us to furnish to the consumer any and all information we may have on that consumer. The consumer has the right to dispute the accuracy or completeness of any information contained in the consumer's file.

However, we may be required, upon receipt of a court order to release the information in civil litigation, or as otherwise required by law, to disclose information regarding a consumer to law enforcement agencies.

If you have any questions regarding our policy, you may contact our Chief Privacy Officer at:

Email: customerservice@jdp.com

Telephone: 877-745-8525

Mailing Address: 301 Grant St. Suite 4300, Pittsburgh, PA 15219

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Other privacy initiatives and procedures include, but are not limited to:

- Access to confidential consumer information is limited within JDP to those who have a need to know the information: obtaining and transmitting information on the consumer or those dealing with a consumer request for information or consumer disputes.
- Access to JDP's computer terminals, file cabinets, fax machines, trash bins, desktops, etc. are secure from unauthorized access.
- JDP maintains a secure network to safeguard consumer information from internal and external threat.
- Any backup data is maintained in an encrypted form.
- JDP maintains records on each request for information and identifies each user who requested information on a consumer.
- Employees are prohibited from "browsing" files or databases without a business justification.
- Destruction of consumer information follows the Federal Trade Commission's requirements that the information be unreadable upon disposal.

### SERVICE PROVIDERS

JDP may employ third party companies and individuals. These third party parties have access to your Personal Data only to perform tasks on our behalf and are obligated not to disclose or use it for any other purpose. Data gathered and used by these providers does NOT include any consumer information protected by the FCRA.

#### **Google Analytics**

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity.

For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page. https://policies.google.com/privacy?hl=en

### SharpSpring

SharpSpring is a marketing automation tool. SharpSpring uses the data collected to track and monitor the user of our service.

For more information on the privacy practices of SharpSpring, please the the SharpSpring Privacy Policy web page. https://sharpspring.com/legal/privacy/

**REV 1018** 

RISK MITIGATION SPECIALISTS