

# Real Resources Privacy Statement

Effective date: January 1, 2012

Real Resources ("RR") and all related ministries, values and protects your privacy. RR thanks you for your trust and wants you to know that the information you share with RR will be treated with care.

The objective of RR's Privacy Statement is to disclose and explain what information RR collects, uses, and shares and to explain the privacy choices that you can make. RR encourages you to read its Privacy Statement as well as those of all websites that you visit.

This Privacy Statement applies to any information collected by RR and all related ministries or its "Vendors" via: (1) the websites owned or operated by RR ("RR Websites" or "Websites"), (2) e-mail or any electronic newsletters in which you enroll, (3) offline means such as telephone, traditional mail, or in person, or (4) any other online or offline means in connection with RR generally or with any of the RR products and services. RR may provide links to third-party websites. Since RR does not control third-party sites and is not responsible for any information you may provide while on such sites, RR encourages you to read the privacy policies on those sites before providing any of your personal information on such sites.

## Commitment to Children's and Youth Privacy

RR does not offer services to children under the age of 13, and RR Websites are not directed to children under the age of 13. RR does not knowingly collect information about children under the age of 13. If you are under 13 years of age, then please do not use or access the RR Websites at any time or in any manner. If RR learns that content or Personal Information of persons under 13 years of age has been submitted and collected on the RR Websites, then RR will take the appropriate steps to delete this information.

RR invites teenagers to use its Websites. However, teenage users should follow these guidelines:

- Get your parent's or guardian's permission to order any products or services from RR or to submit content for uploading to RR Websites.
- Never post your full name, address, phone number, ministry name, or school name on any message board or in any chat room.

## WHAT INFORMATION RR COLLECTS AND HOW IT IS USED

- The Information RR Collects
- How RR Uses and Shares the Information Collected
- Using Your E-mail Address
- Advertisements That Link to RR Websites
- Transfers of Information to Other Countries
- Contests

## **The Information RR Collects**

When you visit the RR Websites, RR or its Vendors collect information, including Personal Information that you provide, in order to provide you with the products and services you requested or with offers or promotions that may interest you, service your account, and save you time and better respond to your needs.

RR uses "Cookie" technology to collect Website statistical information and to improve your customer experience with the RR Websites. Cookies set by RR do not capture any Personal Information. However, if you choose to furnish RR with Personal Information, this information may be linked to the data stored in the Cookie to further enhance your experience with RR Websites. For example, RR may use Cookies to personalize your experience at RR Websites (e.g., to recognize you by name when you return to RR Websites), save your password in password-protected areas, and enable you to use shopping carts on RR Websites. RR also may use Cookies to offer you products, programs, or services.

When browsing the RR Websites, you may choose not to provide any Personal Information, such as by choosing not to register or to login. When you browse in this way, RR will not link your Cookie information with the account(s) you may have with RR.

RR or its Vendors also automatically collect some statistical data as you browse RR Websites. For example, RR automatically collects your "IP Address" used to connect your computer to the Internet, browser type and version, operating system and platform, average time spent on our Websites, pages viewed, information searched for, access times, "Clickstream Data," and other relevant information about your online experience.

RR or its Vendors also collect information, including Personal Information, that you provide via telephone, traditional mail, e-mail, in person, or otherwise.

At some RR Websites and through certain promotions, you can submit information, including Personal Information, about other people. For example, if you register for an event and provide RR with a roster of participants, RR might collect the participants' names, addresses, e-mail addresses, and telephone numbers.

## **How RR Uses and Shares the Information Collected**

RR uses the information collected about you and others, including Personal Information, to complete transactions, respond to your requests, deliver the products and services in which you enroll or request, and notify you of updates, products, services, offers, or promotions that may interest you. RR may process or combine your information with other information that is publicly available. This enables RR to customize your customer experience and provide you with more relevant offers. RR may also use the information collected from you online and via other means to market to you through alternative channels.

RR may share your information within the Real Resources family of ministries. To provide products and services to you or offers that may interest you, RR may also share your information with carefully selected Vendors. This includes companies that manage accounts and companies that perform marketing services and other business operations on RR's behalf. All companies that act on RR's behalf are required to safeguard Personal Information.

RR may share your information with carefully selected "Business Partners" that may wish to offer you products or services that may interest you, either in conjunction with RR or by themselves.

RR may also use or disclose your information, including Personal Information, to comply with the law or in response to a subpoena, court order, government request, or other legal process, or as otherwise permitted by law; to report or collect debts owed; to reduce fraud or criminal activity; to protect the legal rights of RR, RR customers, RR Websites, or the users of RR Websites; or to allow a purchaser of an RR division, or RR as a whole, to continue using your information to serve you or as otherwise permitted by this Privacy Statement.

## Using Your E-Mail Address

RR may use your e-mail address for the following types of e-mail messages:

- **Account Service Communications.** RR may send you communications related to RR products and services you have purchased (e.g., event registrations and/or products).
- **Updates and Valuable Offers.** RR may send you e-mail account updates, offers for RR products and services, requests for enrollment, as well as valuable offers from RR Business Partners.
- **Regularly Scheduled E-mail Newsletters** that you elected to receive.

You can also elect to receive other types of e-mail messages from RR, including alerts and notifications.

## Advertisements That Link to RR Websites

RR hires Vendors to place advertisements on the RR Websites and RR banner advertisements on other websites, and to perform tracking and reporting activities on the RR Websites and other websites. This enables RR to learn which advertisements and websites bring users to RR Websites and to improve the user experience. Cookies are used to assist with these activities. In doing so, a unique Cookie is placed on your computer either by RR or a Vendor in accordance with the terms of this Privacy Statement.

This Privacy Statement does not cover any use of information that such Vendors may have collected from you or the methods used by them to collect that information. Rather, such Vendors have their own privacy policies. If you would like more information about their privacy policies, including information on how to opt out of their tracking methods, please read their privacy policies.

## Transfers of Information to Other Countries

Some of the uses and disclosures mentioned in this Privacy Statement may involve the transfer of your Personal Information to various countries around the world. By submitting your Personal Information to RR via an RR Website or otherwise, you consent to such transfers.

## Contests

RR occasionally offers contests. The full rules for the contests are clearly posted during each contest. The information that is gathered through a contest is used only by RR to verify user identity and to contact winners and/or prize recipients.

# YOUR COMMUNICATION AND PRIVACY CHOICES

- How To Opt Out of Receiving Offers and Promotions

RR respects the choices that you make regarding your privacy. You may request that RR or a ministry of RR no longer send you e-mails and/or offline offers or promotions, or share your information with RR Business Partners that are interested in providing you with offers and promotions that may interest you.

## Privacy Choices: How to Opt Out of Receiving Offers and Promotions

- If you do not want to receive future offers or promotions from RR or a ministry of RR via e-mail, please send an email to [marketing@realresources.com](mailto:marketing@realresources.com) with your specific request. In addition, if you have elected to receive certain marketing e-mails from RR but decide that you no longer want to receive them, you may also follow the unsubscribe instructions that are located at the bottom of those e-mail messages.
- If you do not want to receive future offers or promotions from RR or a ministry of RR via offline means, please email [marketing@realresources.com](mailto:marketing@realresources.com) with your specific request.
- If you do not want RR or a ministry of RR to share your e-mail address with its Business Partners in the future so that they can e-mail you information about products or services that may interest you, please email [marketing@realresources.com](mailto:marketing@realresources.com) with your specific request.
- If you do not want RR or a ministry of RR to share your Personal Information with its Business Partners in the future so that they can use offline means to provide you with information about products or services that may interest you, please email [marketing@realresources.com](mailto:marketing@realresources.com) with your specific request.

Please note that even if you opt out of receiving e-mails and/or offline offers or promotions, RR may continue to send you service notifications via e-mails or offline means that are related to your account(s) and other products and services you have requested or in which you are currently enrolled. These include e-mails that provide account information, answer your questions about a product or service, facilitate or confirm a sale, or fulfill a legal or regulatory requirement.

## SECURING YOUR INFORMATION

RR and all related ministries use reasonable administrative, technical, and physical security measures to protect your Personal Information from unauthorized access and use. Do not use e-mail

to send RR any Personal Information, since it would be unencrypted and can be read by anyone who receives or intercepts it.

## UPDATING YOUR INFORMATION

If you wish to correct or update the Personal Information related to your RR account(s), please contact us via mail at 3530 E 28<sup>th</sup> St., Minneapolis, MN 55406 or by calling 612-729-5444.

## CHANGES TO THIS PRIVACY STATEMENT

RR reserves the right to change this Privacy Statement at any time by posting revisions on RR's Website(s). Such changes will be effective upon posting.

## CONTACTING RR

Please email [marketing@realresources.com](mailto:marketing@realresources.com) or call 612-729-5444 if you have any questions about this Privacy Statement.

## GLOSSARY OF KEY TERMS

**Business Partner** - A Business Partner is any third party with which RR conducts business, except that the term Business Partner does not include a Vendor, as defined below.

**Clickstream Data** - Clickstream Data is information that users generate as they move from page to page and click on items within a website, usually stored in log files. Website designers can use Clickstream Data to improve users' experiences with a website.

**Cookie** - A Cookie is a small piece of information that a website transfers to the hard drive of a visitor's computer for record-keeping purposes. Cookies provide visitors a personalized experience on the Websites owned or operated by RR by enabling RR to determine unique preferences and trends based on visits to these Websites and to other websites.

**IP Address** - An IP Address is a number that is assigned to your computer automatically and required for using the Internet.

**Personal Information** - is information collected online or offline by RR or by RR Vendors that identifies the person to whom such information pertains, including without limitation name, address, telephone number, and e-mail address.

**Vendor** - A Vendor is any third party that performs business operations on behalf of RR, including without limitation printing, mailing services and other communications services (e.g., e-mail, direct mail, or otherwise), marketing, data processing, customer acquisition and servicing, collections, or advertisement management.