

SAINT JOSEPH'S CARPENTER SOCIETY PRIVACY POLICY

Last Updated July 23, 2020

Welcome to the website (the “**Site**”) of Saint Joseph’s Carpenter Society (“**Company**,” “**we**,” “**us**,” or “**our**”). Saint Joseph’s Carpenter Society strives to improve the quality of life of the people of the City of Camden, New Jersey and its surrounding communities by promoting affordable housing and neighborhood development (collectively, including the Site, the “**Service**”).

This Privacy Policy explains what Personal Data (defined below) we collect, how we use and share that data, and your choices concerning our data practices. This Privacy Policy is incorporated into and forms part of our Terms of Service.

Non-public personal information does not include information available from public sources, such as telephone directories or government records.

Before using the Service or submitting any Personal Data to Company, please review this Privacy Policy carefully and [contact us](#) if you have any questions. By using the Service, you agree to the practices described in this Privacy Policy. If you do not agree to this Privacy Policy, please do not access the Site or otherwise use the Service.

1. PERSONAL DATA WE COLLECT

We collect information that alone or in combination with other information in our possession could be used to identify you (“**Personal Data**”) as follows:

Personal Data You Provide: We collect Personal Data when you contact us, donate to our organization, or apply for one of our programs. The Personal Data collected during these interactions may vary based on what you choose to share with us, but it will generally include your name, email address, and phone number. Specifically in connection with homebuyer and home repair applications, we may collect information such as your physical address, date of birth, veteran status, marital status, ethnicity, employment details, monthly income, bankruptcy history, disability status, and tax return information. We may also request this information about co-applicants or members of your household. For verification purposes, we may also collect your photo ID, social security number, and credit check information.

Payment Information: If you choose to use PayPal® to donate to us or make payments as a part of the homebuying application, you will provide your credit card number directly to PayPal®. The privacy policy of PayPal® will apply to the information you provide on the PayPal® website.

Personal Data We Collect Through Our Social Media Pages: We have pages on social media sites like Facebook and Twitter (“**Social Media Pages**”). When you interact with our Social Media Pages, we will collect Personal Data that you elect to provide to us, such as your contact details.



In addition, the companies that host our Social Media Pages may provide us with aggregate information and analytics regarding the use of our Social Media Pages.

Personal Data We Receive Automatically From Your Use of the Service: When you visit, use, and interact with the Service, we may receive certain information about your visit, use, or interactions. For example, we may monitor the number of people that visit the Service, peak hours of visits, which page(s) are visited, the domains our visitors come from (e.g., google.com, yahoo.com, etc.), and which browsers people use to access the Service (e.g., Chrome, Firefox, Microsoft Internet Explorer, etc.), broad geographical information, and navigation pattern. In particular, the following information is created and automatically logged in our systems:

- **Log data:** Information that your browser automatically sends whenever you visit the Site (“**log data**”). Log data includes your Internet Protocol address, browser type and settings, the date and time of your request, and how you interacted with the Site.
- **Cookies:** Please see the “[Cookies](#)” section below to learn more about how we use cookies.
- **Device information:** Includes name of the device, operating system, and browser you are using. Information collected may depend on the type of device you use and its settings.
- **Usage Information:** We collect information about how you use our Service, such as the types of content that you view or engage with, the features you use, the actions you take, and the time, frequency, and duration of your activities.

Cookies: We use cookies to operate and administer our Site, gather usage data on our Site, and improve your experience on it. A “cookie” is a piece of information sent to your browser by a website you visit. Cookies can be stored on your computer for different periods of time. Some cookies expire after a certain amount of time, or upon logging out (session cookies), others survive after your browser is closed until a defined expiration date set in the cookie (as determined by the third party placing it), and help recognize your computer when you open your browser and browse the Internet again (persistent cookies). For more details on cookies please visit [All About Cookies](#).

Email Pixels: We use pixels in our email campaigns that allow us to collect your email and IP address as well as the date and time you open an email or click on any links in the email.

Analytics: We use Google Analytics, a web analytics service provided by Google, Inc. (“Google”). Google Analytics uses cookies to help us analyze how users use the Site and enhance your experience when you use the Site. For more information on how Google uses this data, go to www.google.com/policies/privacy/partners/.

Your Choices. On most web browsers, you will find a “help” section on the toolbar. Please refer to this section for information on how to receive a notification when you are receiving a new cookie and how to turn cookies off. Please see the links below for guidance on how to modify your web browser’s settings on the most popular browsers:

- [Internet Explorer](#)
- [Mozilla Firefox](#)
- [Google Chrome](#)
- [Apple Safari](#)



Please note that if you limit the ability of websites to set cookies, you may be unable to access certain parts of the Site and you may not be able to benefit from the full functionality of the Site.

Advertising networks may use cookies to collect Personal Data. Most advertising networks offer you a way to opt out of targeted advertising. If you would like to find out more information, please visit the Network Advertising Initiative's online resources at <http://www.networkadvertising.org> and follow the opt-out instructions there.

If you access the Site on your mobile device, you may not be able to control tracking technologies through the settings.

2. HOW WE USE PERSONAL DATA

We may use Personal Data for the following purposes:

- To respond to your inquiries, comments, feedback, or questions;
- To help provide our Service of providing low-income housing to the Camden, NJ community;
- To coordinate homebuying counseling and education to members of our community;
- To verify and process homebuyer, rental, and home repair applications;
- To process donations to our organization;
- To send administrative information to you, for example, information regarding the Service and changes to our terms, conditions, and policies;
- To analyze how you interact with our Service;
- To maintain and improve the content and functionality of the Service;
- To prevent fraud, criminal activity, or misuses of our Service, and to ensure the security of our IT systems, architecture, and networks; and
- To comply with legal obligations and legal process and to protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or other third parties.

Marketing. We may use your Personal Data to contact you to tell you about products or services we believe may be of interest to you. For instance, if you elect to provide your email or telephone number, we may use that information to send you information about our fundraising campaigns, events, or homebuying opportunities. You may opt out of receiving emails by following the instructions contained in each promotional email we send you. In addition, if at any time you do not wish to receive future marketing communications, you may [contact us](#). If you unsubscribe from our marketing lists, you will no longer receive marketing communications but we will continue to contact you regarding management of your account, other administrative matters, and to respond to your requests.

3. SHARING AND DISCLOSURE OF PERSONAL DATA

In certain circumstances we may share your Personal Data with third parties without further notice to you, unless required by the law, as set forth below:

- **Vendors and Service Providers:** To assist us in meeting business operations needs and to perform certain services and functions, we may share Personal Data with vendors and service providers, including providers of hosting services, cloud services, and other

information technology services providers, companies engaged in providing home mortgages, event management services, email communication software and email newsletter services, advertising and marketing services, payment processors, customer relationship management and customer support services, and web analytics services. Pursuant to our instructions, these parties will access, process, or store Personal Data in the course of performing their duties to us.

- **Business Transfers:** If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of all or a portion of our assets, or transition of service to another provider (collectively a “Transaction”), your Personal Data and other information may be shared in the diligence process with counterparties and others assisting with the Transaction and transferred to a successor or affiliate as part of that Transaction along with other assets.
- **Legal Requirements:** If required to do so by law or in the good faith belief that such action is necessary to (i) comply with a legal obligation, including to meet national security or law enforcement requirements, (ii) protect and defend our rights or property, (iii) prevent fraud, (iv) act in urgent circumstances to protect the personal safety of users of the Services, or the public, or (v) protect against legal liability.
- **Community Development Organizations:** We may also disclose your Personal Data to nonprofit organizations involved in community development, for purposes of reviewing, auditing, researching, and oversight. This may include disclosures to the US Department of Housing and Urban Development, NJ Department of Community Affairs, and NeighborWorks America.
- **SMS Communications and Data Use:** SMS (texting) opt-in information and phone numbers collected for SMS communications are not shared with or sold to any third parties under any circumstances.

4. UPDATE YOUR INFORMATION

Please [contact us](#) if you need to change or correct your Personal Data.

5. CHILDREN

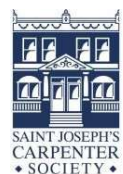
Our Service is not directed to children who are under the age of 13. Company does not knowingly collect Personal Data from children under the age of 13. If you have reason to believe that a child under the age of 13 has provided Personal Data to Company through the Service please [contact us](#) and we will endeavor to delete that information from our databases.

6. LINKS TO OTHER WEBSITES

The Service may contain links to other websites not operated or controlled by Company, including social media services (“**Third Party Sites**”). The information that you share with Third Party Sites will be governed by the specific privacy policies and terms of service of the Third Party Sites and not by this Privacy Policy. By providing these links we do not imply that we endorse or have reviewed these sites. Please contact the Third Party Sites directly for information on their privacy practices and policies.

7. SECURITY

You use the Service at your own risk. We implement commercially reasonable technical, administrative, and organizational measures to protect Personal Data both online and offline from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. However, no



Internet or e-mail transmission is ever fully secure or error free. In particular, e-mail sent to or from us may not be secure. Therefore, you should take special care in deciding what information you send to us via the Service or e-mail. Please keep this in mind when disclosing any Personal Data to Company via the Internet. In addition, we are not responsible for circumvention of any privacy settings or security measures contained on the Service, or third party websites.

8. YOUR CHOICES

In certain circumstances providing Personal Data is optional. However, if you choose not to provide Personal Data that is needed to use some features of our Service, you may be unable to use those features. You can also [contact us](#) to ask us to update or correct your Personal Data. If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). A Privacy Choices Form will be provided to you to opt out upon receipt of written request. Please send request to:

Saint Joseph's Carpenter Society
20 Church Street
Camden, NJ 08105
ATTN: Director of Counseling

9. CHANGES TO THE PRIVACY POLICY

The Service and our business may change from time to time. As a result we may change this Privacy Policy at any time. When we do we will post an updated version on this page, unless another type of notice is required by the applicable law. By continuing to use our Service or providing us with Personal Data after we have posted an updated Privacy Policy, or notified you by other means if applicable, you consent to the revised Privacy Policy and practices described in it.

10. CONTACT US

If you have any questions about our Privacy Policy or information practices, please feel free to contact us at our designated request address:

Saint Joseph's Carpenter Society
20 Church Street
Camden, NJ 08105
info@sjcscamden.org

